SALESMANSHIP

By WILLIAM MAXWELL

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SALESMANSHIP

I

RULE-OF-THUMB SCIENCE

If one average man, fifty years old, could and would tell the truth about himself, we should have a priceless textbook on life.

The other day I sat beside a man in the library car of a twenty-hour New York to Chicago railway train. Faintly, like the outline of year-old furrows in a fallow field, there lay upon his face the traces of a fast-lived youth. Discretion had checked and right living in part repaid youth's borrowings from old age. He had funded and underwritten the debt of his youth. He held the shares himself and was paying to himself a yearly dividend upon a capitalized deficit of wasted brain and body.

If this man told the whole truth about himself, it would be a story worth hearing, for it would convert to the convincing coin of experience that vague debt to self and society which

our elders seek to define by general and impersonal precept.

Convince this man of the real value to others of his experience and I have little doubt that he would attempt a true narrative of it. He is fine enough for that. But I am sure he could not tell the real truth about himself. When a man talks about himself he is unfailingly disingenuous. As the race-track dopesters would say, you have to "throw out" what a man says about himself. A man's recital of his own experiences may be entertaining or amusing, but is rarely, if ever, a trustworthy guide for others' conduct — except when the narrative departs from the narrator's portrayal of himself and touches upon his observation and estimate of events which were wholly beyond the real or imagined influence of his own acts.

This is a rather formidable beginning for a talk on salesmanship. I fear I must produce an anti-climax if I am to reach my subject within five hundred words. But anti-climaxes, like premature explosions, sometimes make

deep indentations. The thought I want to indent you with is this: A man can't tell the whole truth about himself.

Realize this and you grasp the hopelessness of learning much about salesmanship from the recounted experiences of others. A sale is a contract. One of the dryest, and accordingly one of the most authoritative, legal commentators the world has ever known, in part defines a contract as a "meeting of minds." Therefore, knowing how to be a salesman would seem to consist in knowing how to make minds meet — your mind and your customer's mind. Does any one know how? The reminiscences of the veteran salesman are calculated to impress one that he has learned the secret. But reminiscence nearly always recounts successes and touches lightly or not at all upon failures. As an example of that I commend to your notice Mr. Thomas Lawson's occasional reviews of his services to the speculating public.

There are lots of good salesmen, but scarcely any who can really tell you anything

about salesmanship. Take the worst example of poverty-stricken and unsuccessful lawyer and compare him with the best example of flourishing and highly paid salesman. You will find that the poor lawyer probably knows twice as much about law as the good salesman knows about salesmanship — this despite the perplexing turkey trot which vested rights, public clamor, rule of reason, and judicial recall are doing before the distracted vision of our imperiled judiciary. Make the same comparison with doctors, architects, dentists, engineers, actors, and chorus men — yes, even chorus men, for a chorus man has to know more about being a chorus man than the average salesman knows about salesmanship.

Have I a grudge against salesmen? Indeed, no. I am a salesman myself. I've done my trick at managing them. I'm through with managing salesmen, I think, but I shall never cease to be a salesman. When I roast salesmen, I'm roasting myself. Don't forget that.

Why is salesmanship so little understood? In trying to answer that question let us try to

find something that can be compared to selling merchandise. There are points of comparison between salesmanship and love-making. Who can tell anybody anything about love-making? Many a despairing Romeo gets advice, but what good is it? Many a tattler boasts of his conquests, but how true is it? Love — like salesmanship — involves a meeting of the minds. I have never credited the heart alone with being responsible for the tender sentiment. What makes the minds of lovers meet? Suppose you once won the affections of a slender brunette. What chance would you have with a stout blonde? The same chance — precisely. As my friend Tom Connors says: "When you lose, you deserve to lose, and when you win, it's luck." It is somewhat that way with salesmanship.

I have been a salesman quite a number of years. I think and dream salesmanship and — what is more important to me — I live by salesmanship. Yet I don't know very much about it. But, little as I know, I shan't be able to tell you as much as I know, for a man

can't tell all he knows about selling goods without an honest and just analysis of himself. And who is capable of that? However, I'm going to tell you as much as I can.

If a sale involves a meeting of minds, let us consider the kind of minds the salesman's mind has to meet.

One day on a Rock Island train I overheard a conversation between a grocery drummer and a hardware salesman. The grocery man said to the hardware man: "Selling goods is all in sizing up your man. You can't handle any two men alike. I read character at a glance."

The train pulled into Iowa City, and the three of us and a few others clambered into the hotel bus. Now every traveling man, who has been on the road long enough to qualify himself for commercial travelers' accident insurance, knows the etiquette that should be observed in a country hotel bus. No matter how voluble you may have been aboard the train, you relapse into a gloomy silence the instant you enter the hotel bus. You gaze with unseeing eyes over the shoulder of the man oppo-

site you and surrender your mind to a painful consideration of the gastronomic horrors in store for you at the hotel.

At such a time no one but a grocery drummer would venture upon any form of conversation beyond a contemptuous reference to the departing train, a sarcastic comment on the bus driver and his vehicle, or a self-commiserating estimate of the hardships of a traveling man's life. Grocery drummers alone are immune to the rising gorge that chokes other traveling men as they journey from the railway station to the hotel of a country town (apologies to Iowa City and its passable taverns).

This grocery drummer was no exception to the exception, and after he had set fire to "an Havana-filled, Sumatra-wrapped," twenty-seven-dollars-a-thousand "grocer's delight" and recovered his suitcase, which had bounced off the seat on to the toes of a bilious-looking Marshall Field carpet and curtain man, he resumed his appreciation of himself. "Human nature," he observed, "is pretty much

the same the world over — even down in Washington County among the 'Aw-mish.' I got a system now that they all fall for."

Smile; please smile at this. And yet, why should you? For you have heard equally contradictory statements from the mouths of other traveling men who were trying to explain their methods, and — if you have ever been a traveling man — you have possibly made the same sort of conflicting statements yourself.

But what he said was n't so foolish after all. This chap was very close to a great truth. He was close to it without comprehending what the truth is.

Human nature is pretty much the same the world over — the United States over, at least. On the other hand, none of us are exactly alike in character or temperament. A salesman who had five hundred potential customers, and could read their characters and adapt his methods to the character of each, would have five hundred different methods — a different method for every customer. Mani-

festly no traveling man could have five hundred different methods. I have never known one who had as many as five. One method is the limit of the average salesman if you correctly define the word "method."

Possibly, if a salesman could really read character he would also be gifted with sufficient versatility to apply a different method to each different kind of character. But who can read character? I don't understand my own character. You don't understand yours. How can you read mine? How can I read yours? The shallowest character lies too deep to be fathomed by the most penetrating eyes. The supposed manifestations of character which mark a long and intimate acquaintance with a given man are not to be depended upon. How much less can we rely on our superficial estimate of a stranger.

The young man who contemplates salesmanship as a profession may safely free his mind from the thought that the ability to read character is an essential qualification. However, there are two desirable qualifications in

a salesman which are perhaps responsible for the mistaken theory that an experienced salesman becomes able to read character. The first is the ability of the salesman to adapt the method of his approach to the apparent temperament of his customer. The second is the curious faculty of divining the proper time to risk everything on the "closing talk." The first is easily enough explained and easily enough acquired. The second is infinitely more difficult. Both will be touched upon in their proper places.

Now, I have gone as far as I can without dividing a sale into its four severable parts. This division is imperative to an intelligent consideration of the subject of salesmanship. It is even more important to the actual making of a sale. The projection of your mind to a successful meeting with another human mind requires the accomplishment of four distinct steps with your auditor: First, you must gain his undivided attention. Second, you must arouse his definite interest. Third, you must create an unqualified belief in and

accord with your statements. Fourth, when you have removed all quibbles and doubts from his mind, you must replace them instantly with an impelling resolution to do the thing you ask.

These four steps, whether accomplished by the salesman's skill alone or aided by the customer's previous deliberations or some freak of circumstance, must occur in every sale. It is important that the salesman be sure the first step is accomplished before he essays the second; the second before he attempts the third; and above all else he must proceed to the final step at precisely the proper moment — the psychological moment, if you will.

We take up the consideration of the first step: attention-getting or approach. Our friend the grocery drummer said, "You can't handle any two men alike"; and implied that he handled his customers according to his estimate of their respective characters. He also said, "Human nature is pretty much the same the world over." I say that he was very close to a great truth without comprehending

what the truth is. There is comparatively little truth in the statement that "You can't handle any two men alike," but it contains enough self-evident truth to be fatally misleading if one does not establish its proper relation to the greater truth that "Human nature is pretty much the same the world over." There are certain impulses, ambitions, prejudices, vanities, and suspicions which in varying degree are common to us all. A considerable part of judge-made law is based upon the judicial concept of that creature of hypothesis called an average man. In numerous law cases and in numerous kinds of law cases, the conduct, thoughts, and motives of the individual are measured by the judge's or jury's estimate of what would be the conduct, thoughts, and motives of the average man in similar circumstances. This average man, which the courts attempt mentally to visualize, is nothing more or less than a definite embodiment of our grocery drummer's theory that "Human nature is pretty much the same the world over."

As a rule a traveling salesman who is about to take to the road with a new line of goods does not plan in advance the precise manner in which he will present his proposition. If you ask him what methods he intends to pursue, he is likely to say, "It all depends on the man I'm trying to sell. I'll probably have to handle each case differently."

What he really does is to outline in his mind the talking points which he believes will be effective. When he reaches his first prospective customer he makes use of as many of these points as he remembers or finds an opportunity to present. The salesman's imagined handling of each case "according to the man" is largely a delusion. The salesman does n't handle the "man." The "man" handles the salesman, because the latter has not worked out and rehearsed a definite plan of action. After a salesman has interviewed a number of potential buyers, he evolves a more or less uniform method of presenting his subject. This is what he calls the result of his experience. But it must be remembered

that experience does not become knowledge until it is fused with thought in the crucible of analysis and reflection. I have no hesitation in saying of the salesmen whom I know that ninety per cent of them fail properly to analyze and reflect upon the daily events of their experience. As we progress, I hope to make this thought clearer, but for the present this reference is sufficient.

While I do not think a salesman should adopt the methods of the actor, I do feel that he should know his book as well as the actor and strive for effects as zealously. I also believe that his book should be prepared with as great an effort to achieve sustained interest and moving climaxes as characterizes the construction of a play.

Now let us get back to a more circumstantial discussion of the meeting of minds which must occur in every sale. As the gaining of attention, most aptly called approach, is the first step in a sale, it is evident that a salesman who undertakes to work out a definite method of procedure should first plan his approach.

This brings us face to face again with our average man, for we must create in our minds the average man against whom our selling attack is to be directed.

At this point, the average salesman, after asserting with more or less vehemence that a salesman's approach should depend entirely on the character of the man approached, is likely to say, "And even if there was anything in this 'average man' idea, you'd have to have a good many different kinds of average men. You'd have to have an average country merchant, an average city merchant, an average jobber, and an average salaried buyer." Such a statement, reasonable as it may seem, is to my mind an indication that the salesman who utters it has failed to make a thorough analysis of his experiences.

In forming your estimate of this average man with whom you are to deal, it is n't necessary to consider whether he's going to sit in a luxurious private office or on the edge of a pickle barrel. Those are distinctions to be

considered after you have approached him as an average man.

The best way to create an average man in your mind's eye is to analyze yourself and subtract from yourself all of the hobbies, fads, vanities, aspirations, weaknesses, and prejudices which, so far as you are able to judge, are not shared with you by a majority of your acquaintances. Take what is left of you and add to it any of the hobbies, fads, vanities, aspirations, weaknesses, and prejudices which you do not possess, but which you believe are possessed by a majority of other men. The result will be about as close as you can get to a true concept of an average man. It is difficult to be sincere in one's self-analysis. Perhaps it is equally difficult to be just in one's estimate of others. Also there is an admitted difference in the ability of men to judge themselves and in both their ability and opportunity to judge others. But similar difficulties and similar differences in result are incident to any purely mental function when performed by different people.

I am going to attempt a few illustrations of this method and my own application of it. To do so, I must present a certain amount of self-analysis, and I have warned you that it is difficult for a man to discover the truth about himself—or tell it after he has discovered it. With a reiteration of that warning, let me proceed.

I imagine myself to have a sense of humor. However, my observation of mankind is that a majority do not possess a very highly developed sense of humor and are either irritated by or fail to comprehend any but the broadest or most colloquial sort. Therefore, my average man's sense of humor is of a very primitive order, and when I approach him, I am as serious as I know how to be.

Personally, I adore clever people and detest stupid ones; but my experience of mankind is that a majority, if not stupid themselves, at least are antagonistic to cleverness. Wherefore my average man takes no pleasure of cleverness in others, and I make no attempt to appear to him as clever. It is no doubt well that I do not, for true cleverness is a rare quality

As a youth I possessed a somewhat fluent tongue and a very great admiration for elegance of diction in others. But I observed that most men are inclined to be suspicious of what they call a "smooth talker." At this stage of my career, which was shortly after I commenced to try to sell merchandise, I ran across an Englishman who was a very successful life assurance solicitor. He had the appearance and manner of a villain from Drury Lane melodrama and the halting speech of an American musical comedy Englishman. But in spite of this, he sold huge quantities of life assurance, and I observed that his sketchy way of presenting his subject seemed to kindle the interest of the people he approached and, instead of escaping through the gaps in his arguments, his auditors were more likely to build up these gaps by their own questions and the exercise of their own imaginations, until they had completely ensnared themselves. As a result of my study of this man's methods I adopted taciturnity in place of my previous glibness of speech when approaching a

potential buyer. For my previous flowing and more or less flowery sentences I substituted brief staccato utterances — more or less incoherent, but capable of extreme emphasis, and, by virtue of their very incompleteness, arresting the attention and challenging the interest of the person addressed.

Personally, the positiveness of another's views does not impress me; instead it breeds in my mind distrust of his sincerity or the suspicion that his knowledge is superficial. I try to make it a rule to be influenced by no one's opinion unless I know the facts or theories on which he bases it. But it has been my observation that dogmatic utterance carries weight with the average man and that an excess of logical argument arouses his suspicion that you are trying to bolster up a weak case. Therefore, the keynote of my approach is always sounded by a positive and unequivocal statement.

The foregoing will give you an idea of some of the things I subtracted from my own estimate of myself in order to discover an average

man. There were a good many qualities I did n't have to subtract from myself, because I found that a majority of other men also possessed them. Vanity is one of the qualities I did not subtract. I have never known a man who was not vain. Perhaps the vainest man is the one who most thoroughly suppresses the usual manifestations of vanity.

It is a safe assumption that every man is vain, and naturally my average man is vain. How shall we deal with his vanity when we approach him? Every one likes flattery, but it must be most delicate and casual if it does not excite suspicion. In other words, while your flattery may gratify me, it also makes me question your motives. Flattery has no proper place in approach. If used at all in salesmanship, it should be after you have gained attention and are well into your subject. It took me a long time to learn that you should n't attempt to flatter a man when you first approach him. After I gave up word-flattery, I tried to look flattery. For example, I would gaze around a man's store or office in a most

admiring way before introducing myself. I thought this was subtle enough to create a glow of satisfaction without an aftermath of suspicion, but I could never trace any good results to the practice, and finally abandoned it after a rather disconcerting experience with an old German, who attributed my scrutiny of his place to an intent to appraise his stock of merchandise for Dun or Bradstreet. It seems that their repeated requests for financial statements had incensed him and he surmised that they had finally sent out a spy in the person of myself. While his contrition for the error resulted in an easy order, the incident convinced me that a salesman's approach should be unmixed with any form of flattery. If the flattery is strong enough to make an impression it is strong enough to set in motion the suspicions of your prospective customer, even though his suspicions do not take so absurd a form nor are so frankly revealed as those of the irascible old German.

Then, what regard shall we have for the average man's vanity when we approach him?

I am ashamed to tell you where I discovered the answer to this. A good many years ago, a friend who knows the underworld pretty well introduced me to some of its more or less celebrated characters. One of them, a confidence man, explained to me, "It 's all a mistake to salve a man when you're trying to get him hooked. You want to act like you don't think he's got the brains or the coin to go through on your proposition. Put it up to him, so he'll have to hook himself in order to show that your opinion of him ain't high enough."

This roughly phrased fragment of philosophy did not make much of an impression upon me until I began to test it in hypothesis upon myself. Then I realized that an almost certain way for another to gain my attention would be to imply the lack of some quality in me which I believed myself to possess. Of course, if the implication was made in an offensive form, my antagonism as well as my attention would be aroused. Evidently the implication should be very faint; just enough to make a man concentrate his mind upon you — if

for no other purpose than to prove to you that he is a bigger or a cleverer man than you seem to realize.

The proper application to salesmanship of our confidence man's theory of approach dawned upon me at last: Ask an inoffensive question. Make that question almost the first speech in your approach. Suppose you are selling saws. If they are high-priced saws, ask this question the instant you can get your man to look you in the eye: "Have you an organization that can sell a very high-grade saw?" There is no possible answer he can make which will put you on the defensive until he yields you his attention and invites you to talk, which is what you are there for. Let us construct a few answers a buyer might make to such a question: —

(1)

Buyer. We're doing it now.

Salesman. I guess I don't make clear to you the kind of a saw I mean.

Buyer. Well, what kind do you mean?

Or (2)

Buyer. We are handling the best saw on the market now.

Salesman. I'm talking about a different kind of a saw.

Buyer. What kind are you talking about?

Or (3)

Buyer. What we've got satisfies us.

Salesman. But could your organization sell a high-grade saw? (Which brings the buyer back to where he was in the first place.)

If a saw salesman asks the question, "Have you an organization that can sell a very high-grade saw?" and his rejoinders to the buyer's questions are a polite but emphatic reiteration of the original thought, the buyer must finally invite an elucidation of that thought.

Any similar question will serve. Please fix this point in your mind: You have n't properly analyzed your goods if you can't frame an inoffensive attention-getting question for

use in your approach. The other day I was talking to a man who sells prints to shirt-waist manufacturers. He said, as nearly every salesman will say, "My line is different from any other." He also said, "There is no question I could ask a manufacturer of shirt-waists, except to request him to look at my samples."

I asked him to name the chief talking point about his goods. "The prettiest Parisian patterns in advance of competitors," he replied.

Then I suggested: "Suppose you said to a manufacturer, 'Have you any trade that would appreciate a pattern that is a positive craze in Paris right now — not yesterday but to-day?' What would the manufacturer say to that?"

"Why, he'd say, 'Let's see it,'" was the answer.

"Is n't that what you'd want him to say?" I inquired.

"Gee, I guess that's right."

It's so simple that it sounds foolish — but every truth is simple in its final analysis.

So much for vanity. Now, I have observed that my eyes can deliver a message to my brain more quickly than my ears. I have observed the same of others. I have noticed, too, that my attention can be focused more completely through my eyes than in any other way. Accordingly, I always like to have some object to place before the eyes of my prospective customer. If possible, it should be the article you are trying to sell or some portion of it. If that is impossible, then you should have a picture, a newspaper clipping, or an unusual testimonial. The best time to show this object is right after you have cornered the buyer with your question. If you are selling a saw, wait until you have forced the buyer to ask you, in effect, what kind of a saw you are talking about. Then pull out one of the saws or a piece of steel, and say, "There it is," or "There's what it's made of." The most cynical buyer cannot avoid a distinct feeling of interest in any object that is placed in his hands — even if it is merely a coffee bean.

Give him a dramatic moment in which to

examine the article you have placed in his hands. Then make the assertion which you have selected as a means of fairly transfixing his attention. This is what I have referred to as the keynote of approach. Such a speech should be as brief and emphatic as you can make it. If it succeeds in its purpose, you have won attention, and you may pass on to the second step of your attempted sale — the development and enlargement of your auditor's interest. If it fails, you should go over the same ground again and again with a variation of words, but not of thought or purpose, until undivided attention is finally yielded to you. Do not make the blunder of attempting to expand your customer's interest until you are certain you have fixed his attention on the identical subject in which you desire to center his interest.

I have used a good many words in discussing how you should plan your approach to the average man, but I have by no means touched on all the traits of the average man which should be considered in planning the

first step of a sale. However, if I have made clear my method of plotting against the poor fellow, I have accomplished enough. You probably know him as well as I do, for he is as much like you as he is like me.

We are now at the point of considering this mystery-enshrined problem of "sizing up your man," or "reading his character," or whatever you choose to call it. To show you how important I consider it as a factor in applied salesmanship, when compared with the importance of constructing a true image of an average man, I shall dismiss the subject with a very few words. You don't read a man's "character" when you see him. If you size him up, it is merely to observe, for example, whether he is deliberate or impetuous, phlegmatic or volatile, serious or flippant, placid or irascible, courteous or ill-mannered, patient or impatient. Naturally you try to harmonize yourself with those phases of his temperament which are most apparent. You speak quickly to a quick-spoken or nervous man. You are slower of speech, but no less emphatic, with a

deliberate man. You are self-assertive with an ill-mannered man. But why multiply examples of this so-called character-reading and its influence upon your method of approaching a prospective customer? It is largely instinctive, which is no doubt why many salesmen rely upon it in preference to premeditated speech and acts which require constructive thought.

When you get to know a man you will naturally adapt your manner of approach to your estimate of his temperament, but do not mistake the exchange of personal amenities for real attention-getting. The attention a salesman requires is not attention for himself alone. What he needs is an approach that will compel attention for some particular article in his line or some particular phase of his proposition. He does not want the merely tolerant attention of friendship. The salesman who places his reliance on the friendship of a buyer is backing a high-weighted horse at short odds.

As to the class of man you are approaching, — that is to say, whether he is the kind of man

who sits in a luxurious office or the kind who sits on the edge of a pickle barrel, — my advice is to disregard such distinctions. Act the way you feel, unless you happen to feel subdued by Turkish rugs and rosewood desks. In that event, don't act the way you feel.

One more word and I am done with the subject of approach. I can imagine a jobber's salesman saying that my method is not practicable for a man who sells an extensive line. In my opinion a great weakness in the methods of most salesmen for jobbing houses is that they do not base their approach on one specific article, but scatter fire. I shall enlarge upon this later.

Don't try to tell your whole story when you approach a prospective customer. A common and very bad introductory remark is somewhat as follows: "I am representing Smith & Jones of Johnstown. We make a very fine line of 'Thingumbobs' and I want to see if I can't interest you in our line." Whatever else you do or say, don't say that.

Attention may be called the dawn of inter-

est, if you can imagine a dawn that will turn tail at the slightest excuse and slip back into the darkness whence it came.

Perhaps it is closer to the mark to say that attention is a challenge, since the man who gives you his attention yields a temporary interest which his mind challenges you to hold.

Real interest is involuntary mental concentration; forced interest is an unwilling captive; and feigned interest an amiable deceit. It is never safe to assume that any talking point is of inherent interest to a buyer, nor that you can interest him in your goods merely by describing their good qualities in a convincing way.

I never knew any one to buy a photograph of a banquet which he had attended if the photographer failed to get him in the picture. If I wanted to impress Niagara Falls on a man's mind so that he would never forget the scene, I should photograph the falls with the man in the foreground and give him a copy of the photograph. If we want to hold the

interest of a buyer as we describe our goods, we must keep him in the picture.

Our average man is always interested in himself. If we are trying to sell a high-priced saw and ask the buyer, when we approach him, whether he has a sales organization that can sell a very high-grade saw, we gain his attention because we touch his vanity, and we attach a tether rope to his interest because we make the quality of our saw part and parcel of the buyer's consideration of his own sales ability. We gain momentary possession of his interest, but if we proceed to talk about ourselves and our saw without bringing him into the story, his mind is likely to pull the tether pin and gallop off to the consideration of other subjects.

A buyer's interest in the quality of your goods can be developed to the extent only that he sees in their superior quality a means of increasing his own business profits or prestige. A quality talk should always be from the standpoint of the buyer as a seller and in the identical terms that he would use in selling

your goods to his own trade. If the buyer is a jobber, take him with you on an imaginary trip over his territory and talk to his trade about your goods. If he is a retailer, place yourself behind his counter in your imagination and talk to his patrons. In addition to convincing a buyer of the superior excellence of your merchandise, you must also convince him that he can convince his trade.

The test of the buyer's interest in your description of your goods is whether you have made him forget that he is a buyer. It is necessary to bring him into the picture as a seller and make him see himself using successfully with his trade the same quality talk that you are using with him. If you can make a buyer desire to remember what you are saying to him so that he can say the same thing to his own customers, you have captured his real interest in the quality of your goods — and short of that you have n't.

"Was unable to interest him." I don't know how many times I have read those words in traveling men's reports. I may have

used them myself when I first went on the road. It is a confession that no salesman should have to make. He might as well report: "I saw Jones, but I could n't get him to look up from his desk." A salesman can always get attention and develop some degree of interest. Yet there are thousands of salesmen who do not always successfully negotiate these preliminary steps of a sale and many of them fail without knowing they have failed. The other day a salesman thanked me for my attention and my interest in his proposition, when, as a matter of fact, my attention had been directed to the circumstance that he was wearing a blue cravat with a brown suit and my interest engaged by the peculiar conformation of his ears. Nor was my frivolity responsible for this. The man had a fair chance to transfer my attention to the thing he had to sell, but because I looked at him he believed he had all of the attention necessary. He could have excited my interest in something besides his ears if he had brought up any point of real interest to me. But he did n't. He took

up his allotted time in talking about things that interested him, and because I listened he imagined that I was interested.

I cannot lay too much emphasis on the point that the way to arouse a merchant's interest is to put yourself in his place and talk to his trade instead of to him. One of the best salesmen I know carries with him an imaginary person whom he calls Mr. Dinkenspiel. This salesman sells all his goods to Mr. Dinkenspiel. He will start in something like this: —

"Now, there is Mr. Dinkenspiel up at Worcester, Massachusetts." "Dinkenspiel is such and such a kind of a man." "We go up to see Dinkenspiel." "Dinkenspiel says 'so and so.'" "We say to Dinkenspiel 'so and so.'"

Dinkenspiel is the greatest cosmopolitan in the world, for he lives wherever this salesman wants him to live. He is the most versatile person in the world because he instantly assumes any character the salesman gives him. However, the buyer can always recognize one of his customers in Dinkenspiel and unconsciously becomes a seller instead of a buyer as

his mind follows the imagined sale to Mr. Dinkenspiel.

Every salesman should have a Dinkenspiel, and those who sell to retail merchants should have a Mrs. Dinkenspiel, to whom in fancy they can sell their goods over the merchant's counter while the merchant listens.

One final word on the second step of a sale. No matter how many different kinds of goods you have to sell, start in on a single article and keep the buyer's interest on that article until you have sold it to him or convinced yourself that he won't buy it. Even though you are traveling for a jobbing house and carry a catalogue as big as a dictionary, you should commence as if you had but one thing to sell. Actually sell something before you commence to rifle the pages of your catalogue and drone out your inquiries as to whether the buyer needs any of this or wants a little of that. Make a clean-cut sale right at the start, and subsequent orders will come a good deal easier and faster. I suppose this is a result of the meeting of minds which occurs in an actual

sale as distinguished from a voluntary offering in the shape of an order. After the minds of buyer and salesman have met in a real sale, they appear to synchronize more fully as the pages of the catalogue are turned. Perhaps this is n't the explanation, but the fact remains, and I commend the method to every jobber's salesman.

The third step of a sale is to nail down what you have previously said. In developing the interest of your prospective customer you will very possibly have carried him to a point from which there will be some reaction. You must expect reaction. It is better to have it before than after you get the order. Reaction after you have gone away with the order is very likely to mean cancellation. A countermand usually means that you overplayed your hand.

You have interested your prospective customer as you sketched the possibilities of your line and told him of its good qualities. You have sold the goods to Mr. Dinkenspiel and your customer has heard you do it. While he

listened he ceased to be a buyer and in his imagination became a seller. But before you get his order he becomes the buyer again. You have made him comprehend what you claim for your goods in quality and salability. The next step is to bring him to a full belief in and accord with your statements — by making him see a profit.

He wants to make money. You must show him certainly and definitely how your goods will make money for him. If they are priced at such a figure that he can't derive an attractive direct profit from their sale, you must be able to show him how they will build up his prestige and trade, and give him the desired profit indirectly, if not directly.

No matter how excellent your wares may be, no matter how satisfactory they will prove to the trade, no matter how easily they can be sold, our average man insists on seeing a satisfactory profit in them in some form or other before he will give you his order.

I have heard salesmen say: "Yes, I know, Mr. Jones, the profit on our goods is a little

less, but consider the satisfaction of handling a line like ours." The satisfaction which a merchant gets from handling a high-grade article is secondary to the satisfaction he experiences in making an attractive profit. I have never known a merchant to place an order for goods merely that he might have the satisfaction of handling them. Tradesmen handle merchandise for the profit. Postage-stamps ordinarily yield the apothecary no direct profit, but his postage-stamp business extends his trade and affords him an indirect profit. The grocer may handle certain widely advertised goods at an actual loss, but he has a reason for doing it quite apart from any satisfaction he derives from their sale.

Summed up briefly, the third step of a sale is to decorate your proposition with the dollar sign. The reaction which the buyer experiences after you have carried to the highest pitch his interest in the quality and salability of your goods will manifest itself in one controlling thought: "Can I make more money by buying these goods?" Don't let

him ask the question. Anticipate it. You know the climax of your quality-and-salability talk. Ring down the curtain on that line of talk when you have reached this climax and instantly ring up on your profit-making talk.

I have asserted that the third step of a sale is to nail down what you have previously said about your goods. Convince the buyer that there is a sure and satisfactory profit to be made from the sale of your line and you have confirmed to his entire satisfaction all of your previous claims. Up to the third step of a sale, talk quality just as fervidly as the truth will permit; then prove your statements by showing the buyer how much money he is going to make. Not because that really proves quality, but because our average man wants to believe the best of anything that holds forth a convincing prospect of more money in his pocket. Perhaps you say, "Then why not talk about the profit first?" Simply because profits in trade are not earned until sales are made, and the buyer's mind is not ready to consider the subject of profits until you have shown him

the possibility of sales. Sales before profits is the order of events in trade. Your sales arguments should be presented in the same order, for that sequence of thought occurs in the buyer's mind as he considers your proposition, and he cannot follow you attentively if your arguments are presented in a different sequence.

But in its proper place the profits talk is all-important, and every salesman should have at his tongue's end a definite and convincing statement and analysis of the profits that can be made from the sale of his goods. If you are a salesman and have n't a lucid profits talk in your repertoire, I beg of you to take pencil and paper to-night and work one out to the last decimal point, for the accomplishment of the third step of a sale depends on the buyer's ability to see a profit in store for him.

Now comes the fourth and final step of a sale. You have disarmed the buyer by showing the salability and the profitableness of your goods. He is ready for the final stroke. But remember that a buyer has wonderful re-

sourcefulness in negation. If you let the psychological moment slip by, he is likely to recover his shield of doubt and sword of disagreement and put you to rout. Don't let your opportunity escape. The instant you have reached the climax of your profits talk is the time to take the hazard.

I have referred to the faculty of divining the proper time to make the closing talk. It would have been better to define this as the ability to recognize the moment you have convinced your prospective customer that there is an inviting profit in your goods. When that moment comes, say to yourself: "Mr. Buyer, I know you're going to buy a bill of goods from me. You can't help it. The only question is how big a bill you're going to buy." However, while you are talking to yourself, don't give the buyer a chance to put an excuse or objection into words. A thought that gets into words is harder to combat than a silent thought.

The best closing stunt I know of is to outline an order. It keeps before the buyer's eyes the picture of sales and profits that you have

drawn and it keeps him in the picture. You say: "Now to start in on this proposition you 'll only need"—well, no matter how much he's going to need. You write it down, commenting on the virtues of the goods as you write. It is a curious fact that a buyer will seldom interrupt you while you are writing, and if you talk as you write, his mind follows your pencil instead of formulating excuses, doubts, and objections. When you have completed the memorandum of the goods you think he should buy, you pass it over to him and you say: "There's about what you ought to have as a starter." The expression on your face is a sort of compromise between the ferocity of a man-eating tiger, the wistfulness of a hungry dog, and the self-complacency of a hoot owl. What does the buyer do? He either buys or he does n't buy. You have cast the dice and you have won or lost.

I have not touched on special discounts, impending advances in price, threatened shortages of supply, or similar inducements and arguments that can sometimes be offered to

the buyer as a part of the closing talk. If the salesman can truthfully advance any such reasons why the buyer should place his order at once, they are a legitimate aid in taking the fourth step of a sale, but they are not an essential part of salesmanship.

I have nearly completed what I have to say about salesmanship, the rule-of-thumb science. Its fundamental rules are few and simple. Their application depends upon your estimate of yourself and the average man with whom you have to deal. Your thumb may be either longer or shorter than mine — hence salesmanship must always be a rule-of-thumb science.

It has required some restraint to refrain from anecdotes to illustrate the points I have attempted to make. Illustrative stories are almost habitual in articles on salesmanship — so much so that the illustrations usually submerge and obliterate the points intended to be illustrated. You no doubt know as many stories as I, and I leave it to you to find your own illustrations.

I should be entirely through now, except that a man who knew that I was writing this chapter said to me the other day: "I want to read what you say about personality. That's the important thing in a salesman, and it's a thing that's born in a man. It's something he can't acquire."

To avoid disappointing this gentleman I must say a few words about personality.

Personality in salesmanship is merely the radiation of self-confidence. Be sure of your ground and you will have a convincing personality. Some people are born with self-confidence. If it stops short of offensive egotism, they have a certain inborn personality. But personality is more frequently acquired than inborn. Don't worry about it any more than about character reading. Know your goods thoroughly, master and practice the fundamental principles of salesmanship, and personality will descend upon you like a halo.

II

OVER-THE-COUNTER SALES

ALTHOUGH I have never sold a pound or a penny's worth of anything over a counter from the inside of the counter, I nevertheless approach the subject of retail salesmanship with the utmost assurance. A nearsighted paralytic, criticizing Ty Cobb's method of running bases, could not feel more secure than I do when I talk about selling goods at retail. Furthermore, it is a subject that delights me. I feel that I am dwelling on wrongs which I have personally suffered. My views on retail salesmanship are largely a recital of grievances, grievances that have arisen in trying to get retailers to sell goods for me, and grievances that have resulted from trying to get them to sell goods to me.

I have some money in the bank that probably would n't be there — in my name at least — if a little real salesmanship had been

practiced on me. There are a number of articles I have wanted for a number of years, but still lack, although I have examined and priced them repeatedly. This I consider conclusive proof of a prevalent low order of retail salesmanship. I know that I would be susceptible to salesmanship. I know that I would yield to it to the full extent of my purse — or the credit man's estimate of my credit worthiness. Hence, since I don't yield, it must be that I have not encountered salesmanship.

Come with me and let us visit the retail shops. At the threshold or the counter, according to the character, size, and system of the place, we are greeted. If either of us is personally known to the merchant or his clerk, there are, of course, the salutations of acquaintance, varying with the extent of the acquaintance and the esteem which it has engendered. But whether or not there are the obligations of acquaintance to be discharged, we are fairly sure to hear a certain seven words or their equivalent.

"What can I do for you to-day?" is as com-

mon a phrase in retail stores as "F. O. B. Factory" in a manufacturer's price list. I defy any one to say to me, "What can I do for you to-day?" without offending me.

What can a retail salesman do for me? Not a darned thing. I admit he is doing me a favor by being there to take my money and give me what I want, but I don't like to be reminded of it. I like to feel that I am conferring a favor on him. I could go elsewhere or I could send my money to a mail-order house and enjoy all of the sensations of a man who has bought a lottery ticket or advanced railway fare to a marriage-bureau photograph, and I don't want a merchant or his clerk to talk as if he were renewing a note for me when I come in to pay cash for a pair of suspenders.

A merchant builds his shop, arranges his wares and advertises them for the purpose of enticing you to his place of business. You come in response to his invitation, and then he or his clerk bristles up and says, "What can I do for you to-day?" in a manner that nine times out of ten seems to imply, "What

do you want in here? Speak quickly. Time is money with me." Of course the salesman does n't usually mean it that way, and the average customer does n't take it that way, but one must practice a good deal to be able to say "What can I do for you to-day?" in an essentially different way from "What can I do for you, my man,—or my good woman?" Try it.

However, the real objection to "What can I do for you to-day?" is that no matter how the words are spoken they mark bad salesmanship. The phrase is a plate-glass-windowed, mahogany-fixtured, clerk-unionized, and ungrammatical corruption of the mediæval street-vender's cry, "What do ye lack?" It is meant to signify both an ability and readiness to supply the needs of the prospective customer, but in reality expresses a doubt of both. Grammatically and psychologically it should be, "What may I do for you to-day?" However, that amendment does not remove the objection to the phrase. The trouble with this salutation and all of its varia-

tions, such as "Something to-day?" "What may I show you?" "Looking for something?" "Waited upon?" etc., is that the salesman throws away an advantage when he uses them. Some real or fancied need has sent me in quest of a certain article. Advertising, habit, convenience, or other circumstance directs me to a particular store. The sale is half made before I enter the store. This is true even though I am not yet ready to buy and am merely looking around. I have a keen interest in the object of my quest, and am ready to yield an absorbed attention to the article and a description of its merits. Compare my attitude with that which the wholesale buyer ordinarily assumes toward a traveling salesman, and it is apparent that I have produced in myself a state of mind that the traveling salesman rarely encounters in his customers until he himself has created it, and he fails in many an attempted sale because he can't create it.

I walk up to the counter with a mind full of interest in and a heart full of desire for at least

one article of merchandise. I have no intention of concealing why I came. I am ready to make a clean breast of the whole matter as soon as I can get the attention of the salesman. All he has to do is to bow politely and smile and say, "Good-morning" or "Good-afternoon," and then I will say, "I want to buy a stiff hat," or "Let me look at some shirt patterns," — just like that. But the salesman does n't do it that way. He does n't take it for granted that I've come in to buy something. For all he knows I may have come around to read the gas meter, and if I have he intends to tell me politely but firmly that the store has n't used gas for ten years. Accordingly, in a cold and dignified way, for it does n't do to be too cordial to an entire stranger, he asks me, "What can I do for you to-day?" It has almost the same effect as the warning, "Whatever you say can be used against you," that the British constable is supposed to mutter as he fastens the handcuffs on his prisoner. Instead of bubbling over with my intended confidences concerning the

thing I want to buy, an instinctive caution curbs my tongue, and I answer with a vast assumption of indifference, "Oh, I don't know; you might let me look at a stiff hat; the one I have on is pretty good yet, but I may get a new hat some day."

What size, what price, what color, what shape? I make him fight for every necessary detail. He has obscured in my mind the fact that I came in expressly to buy a hat. He has injected his own personality into the matter and made it a personal question of whether he can take down enough boxes and brush off enough crowns and clap enough hats on my head to force me to take one away with me, rather than feel his indignant eyes boring through my back as I walk out. In short, it becomes a question of physical endurance on his part and of moral courage on mine.

I may have seen a hat in the window that I liked; perhaps a friend has lately bought a hat that I admire; possibly a favored shape is current in the magazine advertisements. All of this would have been revealed in one gener-

ous burst of confidence if he had given me a chance. Then he could have said: "I know exactly what you want. I have it here and it's just the shape for you; by the way, what size do you wear, and would you rather have it in a black or a brown? — suppose you have a look at both — seven and three eighths? Yes, sir, I have it in both colors in that size."

If I were a retail salesman I would learn to bow and smile and say, "Good-morning" to my customers in a way to show without words that I was ready to move mountains for them. I would n't ask a customer what he wanted. I'd wait for him to tell me, and meanwhile I'd observe his appearance, speech, and manner to get the right cue for my first remark.

Something has brought your customer to the store. He is partly sold when he walks up to your counter. The advertising department, the window-trimmer, the location of the store, previous dealings with the concern, some force or circumstance has delivered him to you in this partly sold condition. When you see him coming, you don't know how close to

the buying point he is, but if you let him tell what he wants in his own way, without befogging the situation by needlessly asking him what you can do for him, the chances are that his remarks and manner will give you a pretty good idea of how far he has progressed toward a determination to buy the article about which he inquires.

A salesman's talk during business hours should be selling talk, and outside of a single word of respectful greeting, a retail salesman's first remark to a customer with whom he has no acquaintance should be something that will further the sale of the article in which the customer expresses interest. This remark should come as soon as the customer has stated what he wants. If he has named a specific choice of brand or style, or both, and you have the line and are sure you can fit him, if it is an article where fit figures, there is nothing to do but express commendation of his selection, ask his size, and show him the goods. This is even true if the line he asks for is in competition with another line you are

trying to push. The time to show a man a brand that's "just as good" — or better — than the brand he has asked for is after you've shown him what he's asked for — if you have it. And don't withhold your commendation of the line he asked for just because you intend to try to kill its sale. When a customer asks for the X Y Z brand, show it to him and praise it as much as it deserves; then bring out the A B C brand which you are pushing and praise it as hard as it deserves. Generally this method will get more consideration than any other for your A B C brand, and it has the obvious virtue of not imperiling the sale of X Y Z or offending the customer if he is a partisan of the latter brand.

Suppose, however, you don't carry the brand asked for? Will you disparage it, damn it with faint praise, or heartily commend it? From the standpoint of the buyer, I should say commend it before you show the brand you do carry. But you should be very quick on the trigger with the strong points about the brand you carry. It should be remem-

bered that the immediate sale is not the only thing at stake. There is the reputation of the house to consider. "We don't handle that brand" is a damaging admission to make unless, without disparaging it, you can show why you have something as good or better.

Personally I don't think much of the "just as good" argument. There are mighty few dead heats at the race-track, and there are mighty few persons or things of exactly equal quality. I don't know of any two brands of any article that are equally good. If your house carries one in preference to the other, you have a right to believe it is the better, and it is up to you to dig up facts that will support your belief.

Going back to our customer, let us assume he asks for a given article without naming any brand or style. This leaves you perfectly free to try to sell him what you like, but it also leaves him equally free to say, "Thank you for your trouble; I believe I'll look a little farther." In such a case, before any goods are shown, I think something should be said

to link up the personality of the prospective buyer with the article about to be shown. Assume that a man in a brown suit inquires about cravats. The salesman says, "I have a new brown here — a distinct novelty — and it would be perfect with that suit you're wearing now." Perhaps that won't sell the brown cravat, but it will make it mighty hard for the customer to leave without buying some kind of cravat. Suppose, instead of a cravat, it's a hat the customer is after. The clerk says, "We have a shape here — one of our latest — that I believe will set off your profile exactly." Who could help getting interested in the hats of a concern which took such an intelligent and flattering interest in the appearance of its patrons?

Perhaps a bride and groom come into a furniture store and say, "We want to look at a dining-room suite." Instead of asking a long rigmarole of questions about what they want until they feel like alibi witnesses under cross-examination, suppose the salesman says, "I want you to let me show you one or two

examples of what we are doing in the Periods, and then we'll look at some of our other specialties." They may wonder what year Chippendale played on the Carlisle football team and whether Sheraton in his day was as good a horse as Whisk Broom II, but, nevertheless, I am sure it will be easier to sell them that special $40 golden oak set and harder for them to break away and go up the street to Solomon's, if the salesman pays them the compliment of talking about the "Schools" and drops gracefully down to that ever smart and sensible stand-by, "Golden Oak" in "Grand Rapids Renaissance." Besides, there is always the chance that they will take the rubber band off the bank roll opposite one of the "Louies."

Maybe a sturdy stranger comes into a hardware store and wants to buy a hoe. There is n't any difference in the piston displacement of hoes, except as measured by their width and depth, but there is a tremendous difference in the way hoes act. Some hoes "scour" without a bit of trouble; others re-

quire a long course of treatment. Some have handles that seem to balance in your hands and hurl a menace at every weed in Christendom. Others are as unwieldy as a flatboat's sweep. The selection of a polo mallet or golf club is n't a mite more momentous than the selection of a hoe, for the man who is far enough over in the book to come in and personally select his hoe is just as much of a sportsman as the poloist or golfist. Then why not recognize the niceties of hoecraft and say, "I know just what you want — a really good hoe — one that will scour and that has a perfectly balanced handle. Try this one." Your customer is not only going to buy a hoe, but he is also going away with the conviction that you and your store know how to cater to true hoe-lovers.

Some one speaks up and asks, "How about the stickers?" There is a very simple answer to that question. In the first place, what is a sticker? A sticker is something you can't talk about to some one in a way to make "your talk stick," as they say on Forty-fourth

Street. What is one man's meat is another man's poison, and the other way around. What you would n't buy because it's out of fashion or crudely colored, I might purchase because I don't like the prevailing fashions or do like something odd. Salesmanship never fears stickers. In fact, stickers don't thrive around salesmanship.

Speaking of stickers, there is a hotel on Broadway at — but no, for it is the only hotel at that corner. Anyway there is a certain hotel at which I frequently lunch and am invariably served by one of two waiters. One is a German who, for example, will say, in a matter-of-fact way, "Do you vant some curry of chicken to-day?" I immediately reply, "Curry of chicken, eh? That's the dish you're pushing to-day, is it? No curry of chicken for mine; fetch me a piece of roast beef." The other waiter is a Swiss. His method would be to remark solicitously as if to spur my flagging appetite, "Ah, monsieur, you are not very hungry — something delicate — yet with piquancy — and nourish-

ment. Let me fetch you some of the curry of chicken." And I would say, "Yes, I guess that's what I want." In other words, there is no such thing as a sticker if the article is an honest article — and no good salesman should soil his hands with a dishonest article.

Perhaps some salesman who lives in a small town and knows everyone who comes into the store will say, "Your ideas of handling a customer may be all right in a large city, but they don't apply in my town, where I know everybody, and they would talk me to death if I did n't break in and ask them whether they want to buy anything."

A community where the salesman knows everybody — or nearly everybody — is a place where he can't afford to alienate a customer, for customers are too few. No discourtesy sinks deeper or rankles longer than the busy signal. If Deacon Pettijohn is trying to tell you how that May rain made him three tons of clover to the acre when in April he did n't think he would get over half a ton, it will pay you to listen to him until he gets

through. Don't scare him off by asking him what he wants, for he may be figuring on buying a clover huller, and who would feel like buying a clover huller from a salesman who breaks in on one's story and says, "What can I do for you to-day?" There are only two reasons why you should n't listen to Deacon Pettijohn. One is because you want to wrap up ten cents' worth of tenpenny nails that old Squire Scoggins will call for after the five-o'clock train gets in, and the other is because somebody else is waiting to be waited on. In the long run Squire Scoggins's nails are not so important as Deacon Pettijohn's clover crop, and, anyway, you 'll probably have plenty of time to get the nails ready before the squire gets back. And even if you don't, the chances are the old squire will be content to wait and gossip while you're weighing out the nails. Don't let an order-filler's job interfere with a salesman's career.

But suppose somebody else is waiting while the deacon rambles on about his clover. In the first place, since you know the deacon as

well as you do, the probabilities are, the fellows who are waiting know him quite as well. They may be interested in what he says, for such is the way of people in a community where everybody knows everybody else. Anyway, there is a way of telling people that they're next and keeping them pacified without saying a word. If you have ever been pantomimed on to the waiting-list of a barber shop by an Italian head barber, you know that this is true. Don't worry about Deacon Pettijohn: let him ramble on. He may have to buy something to put the proper climax in his story. It always pays to humor a customer, and it never pays to try to rush a retail customer until you get his nose in the gate. If you ever tried to drive a pig into a pen you know what I mean. I have been rushed and I act like a pig — or worse.

Doubling back on my tracks, let me pick up a point that I failed to get down in its proper place. Judging from my own experience as a shopper, every shop and every salesman has to deal frequently with people who want a cer-

tain style (not brand) that is n't in the store. To illustrate: Last summer the choking collapse of a starched collar inspired me with the idea of buying some of those soft, unstarched collars that for several years, at intervals, have bid for public favor and offered the alternatives of safety pins or linked buttons as a method of draping their clinging comfort around one's Adam's apple. Safety pins are not safe in the hands of any man, and the linked buttons which a valetless man has to coax into his dress-shirt are likely to prejudice him against the entire species. Therefore, when the collar manufacturers came out this summer with a soft collar that required neither safety pins nor links, and looked perfectly stunning as demonstrated by the appearance of the modernized Lord Byrons whose portraits appeared in the advertisements, why should n't any one rush to his favorite haberdasher and ask for a half a dozen. No reason in the world why he should n't — and I did. I went to a place in New York which even the Evanston people admit is as good as any store

in Chicago, and is constantly quoted to settle necktie and pajama arguments as far west as Cleveland. Would you believe it, this store did n't have a single one of these new soft collars. The only kind of soft collars they had was the kind that pins together with a safety pin. They could make anything I wanted by the end of a week. Meanwhile I could go without a collar if I wanted to avoid a chafed neck. The latter suggestion was not put into words, but as a practical man I could see that the proposition figured out something like that.

Being also a man of action, and no effort having been made to disabuse my mind of the idea, I continued my search until I found the pinless and linkless variety. I bought some, but I have n't worn them much, for I can't get them to hug my neck the way they cling to the necks of the men in the advertisements. Instead of that they spraddle out and make me look like Abraham Lincoln around the gullet without causing any of the rest of me to resemble the great emancipator. Now I am pretty sure that the salesman in the first shop

at which I called knew exactly what sort of experience I would have with the pinless and linkless collars. He could have sold me $3 worth of the other kind and a $2.50 safety pin if he had tried. My wilted linen collar and my obvious air of discomfort told as plainly as words that I wanted to experience the comfort of a soft collar immediately. Suppose he had said: "Those pinless and linkless collars are great for any one who likes to wear a detachable collar at tennis, golf, or yachting; also, some people prefer them to a stock in summer-time for horseback riding. We make them to order, and we can have some ready for you by the week-end, but if you want something to wear to business during this sultry weather I'd suggest the collars that pin together, because the others seem to give better satisfaction for outing use than street wear." It may sound foolish, but I would actually have fallen for that line of talk; I really would, and the chap who was along with me would have fallen for it, too, — he admits it.

It has taken a dreadfully long time to tell about this trivial incident of the soft collars, but the time has not been wasted if the incident serves to illustrate how easy and yet how important it is to explain — without seeming to explain — why you don't carry a certain style of a given article. It all gets back to knowing your book, as the actors call it, and I want to talk about that again a few paragraphs further on.

Speaking of this shop where I did n't buy the soft collars, I have observed a most curious state of affairs therein. The store building was apparently at one time what they would call in St. Paul a "Duplex." In other words, it was meant to be two stores, but was finally condensed into one. The dividing wall between the two storerooms has retreated about fifteen feet from the entrance and yields a similar passageway at the rear. There is as much difference between the right and left hand sides of this wall as there is between the climate in Medicine Hat and Mobile. Upon entering the shop, if you turn to the right,

you feel, and are treated, a good deal as if you were trying to loaf around a club to which you did n't belong.

The salesmen on the right-hand side of the dividing wall act like a bunch of "we Harvard fellows," and appear to have a certain amount of contempt for anybody who wants to spend his money with their employer. On the other hand — that is to say, on the left-hand side of the wall — the salesmen seem to appreciate it when you come in, and are about as competent a lot of retail salesmen as you will ordinarily find. I have bought a good many dollars' worth of merchandise on the left-hand side, but only one dollar's worth on the right-hand side. The salesmen probably migrate from one side to the other as promotions occur or stress of trade requires it, but the characteristic atmosphere on each side of the wall remains unchanged. At least, my observations during the past five years, based on visits so frequent as to exclude the theory of coincidence, have marked no change.

I mention the foregoing, to me curious, fact

because I believe it illustrates a vital problem of retail salesmanship, namely, the tendency of retail salesmen to adopt unconsciously the traditions that hover over the counters they serve, and envelop the particular kind of merchandise they happen to be selling. Or perhaps it is a phase of self-consciousness which prompts them to be no more eager, original, alert, or courteous than their co-workers or predecessors. I should say that the kernel of the matter is this: a retail salesman ought to forget that he belongs to a class of, let us say, overworked, underpaid wage-earners, and remember that he is an individual human being, whose success depends on his ability to interest, please, and influence other people.

A retail salesman is really one of the luckiest fellows alive. He is paid to take a course of instruction that Yale or Harvard could n't give him at any price, and if he wastes his opportunities he is just as much a ne'er-do-well as the college boy who divides his time in equal portions between New York and New Haven.

Knowledge is everything. A man can't go very far wrong on a subject he knows a lot about — and he can always make an impression when he talks about it.

A one-legged man who has studied foot-racing carefully and conscientiously can hold the attention and interest of any ten-second performer who ever broke a tape. A retail salesman should know intimately all of the goods in his department. His department may be the entire store or it may be only a ten-foot section of the store — that makes no difference.

I wonder how many retail salesmen really try to know all they can about the articles they sell. If the manufacturers' catalogues don't give all of the information desired, or if the salesman can't boil down from a catalogue the few pregnant remarks he wants to make in regard to a certain article, all he has to do is to send a post-card to the particular manufacturer concerned and say, "What do you think I should say when I put your goods on the counter before a prospective buyer?"

Manufacturers who buy space to tell about their products in "Collier's" and other magazines have certainly learned how to make the strongest selling arguments in the fewest words. They ought to be glad, and most of them are glad, to tell any retail salesman what they think should be said to the consumer about their goods.

Fancy an actor going on to play a part without knowing the lines or having any idea of the author's conception of the part. Yet the equivalent of this is what retail salesmen habitually do. Of course it's all right if a man is satisfied with his job and his pay, and can hold both at the gait he's going. But if a chap wants to get on and up, there's no quicker or surer way than learning the most convincing talking points about the goods he sells. To say that goods are "good goods" does n't convince the most credulous, but the reason why they are good will convince the most skeptical.

This is an age of commerce, but it is also an age of interesting industrial stories. Take pocket-knives for example. Every man loves

a good knife; yet how few high-priced knives are sold out of the hardware stores. There is a knife made over in England that nearly every first-class American hardware store carries in stock. I say carries in stock advisedly, for they rarely sell any. This knife is one of the few that has a hand-forged blade. You can see the marks of the hand-forging around the hilt — if a clever salesman points it out. Over in the English town where these knives are made the men who work in the knife factory are recognized at a glance by the bulging muscles of their right arms and shoulders, which show plainly through their jackets — and must be the despair of their tailors, if tailors they have. Isn't there a great selling story in this? There surely is, but I'll wager no knife-buyer ever heard it unless he has bought a knife from my friend Tom Williams, of Toronto, who told the story to me. For the life of me I don't know why a hand-forged blade will sharpen lead pencils or trim boot-thongs any better than any other kind of blade, but hanged if I would n't buy a hand-

forged blade in preference to any other kind, if I had the price — and so would lots of other charter members of the great American buying public.

There is one more point to be considered: How are you going to tell what you know? You become letter perfect in what you want to tell your customer about a certain article. You can do that easily enough, but are you sure you can tell your story in the most convincing way? If I were a retail salesman, I would n't be ashamed to practice before the mirror. Better men than I have done it in less worthy causes. And if I had the chance, I'd spill all of my talk into the recording horn of a phonograph and listen to the phonograph while it told me how bad a salesman I am. I'd keep doing that until I had improved.

III

"ANYTHING ELSE TO-DAY?"

"Now that you *ask* his name I can't think of it to save my life, although I know the name almost as well as I know my own." I wonder if you have ever had to make that admission to any one or whether any one has ever made it to you. Point-blank questions that call for an immediate and specific answer sometimes have a queer way of defeating their own purpose.

When a tearful little boy is sent back to the grocery store by his indignant mother because he forgot to get anything but sugar, although she had expressly instructed him to fetch both sugar and tea, it is my belief that nine times out of ten the grocer is to blame.

It was n't the ball-game with those boys over on the next street, as menacingly charged by his mother, that drove the tea out of the little boy's mind. It was n't that at all. It was

because the grocer, after expertly snapping off the wrapping-string and giving a final affectionate pat to the package of sugar, peered over his spectacles and said to the little boy, "Is there anything else to-day?" The little boy probably scratched his head, scraped his feet on the floor, and tried to think very hard. Meanwhile the grocer drummed the counter with his fingers and acted as if he'd like to get rid of the little boy, so he could go back behind the flour sacks and hunt for "fresh-laid eggs" with a candling outfit or look over the canned goods and pick out the "swells" which the jobber's salesman had authorized him to ship back for credit. Finally the little boy's memory went absolutely blank and he said faintly, "No, sir, I guess that's all."

Suppose the grocer had pushed the sugar across the counter and said, "There's the sugar; now I wonder what else your mother wants to-day." The little boy would probably have said, "Oh, gee, I 'most forgot. She said some tea, too; the kind she always gets."

Perhaps you don't believe it would have

made any difference. Perhaps you think the little boy would have forgotten the tea, anyway. I can't prove my contention and you can't prove yours, so there is plenty of room for argument. Most arguments start about things that can't be proved at the time and place of the argument.

My argument is that the question, "Is there anything else to-day?" when addressed to a little boy, is not a suggestive question, while "I wonder what else your mother wants to-day" raises a vision of the little boy's mamma in the little boy's mind and causes him to reconstruct in detail just what she said to him. He remembers that he was going out through the back gate with his catching-glove in his hand, when his mother called to him from the kitchen window. He remembers how regretfully he retraced his steps. He remembers that his mother said, "Jimmie, I want you to run down to the grocery." Mothers nearly always ask their little boys to run when going to the grocery store, but disapprove of "old cat" because there is "so much running in it."

Now let's see. What else did she say? Oh, yes. "The grocer did n't send up any sugar this morning and there is n't any tea for luncheon. Run down and get five pounds of sugar and a pound of tea." That was it. No tea for luncheon and no sugar to put in the tea. Careless of mother to run out of tea and sugar, and chase a guy down to the store when all the other fellows are playing ball, but that's what she wanted — sugar and tea.

Any good lawyer will agree that it is ordinarily easier to cross-examine the witnesses of the other side than to conduct the "examination-in-chief" of your own witnesses. In other words, it is easier to question people and confuse them, make them forget, get them to say what they don't mean, and tangle them up generally, than it is to ask questions that will bring out what they really know. When a lawyer is examining one of his own witnesses and the lawyer on the other side objects to a certain question on the ground that it is "leading and suggestive of the answer sought," the objection defines in legal phrase the most

effective kind of question that can be framed; but the makers of the rules of evidence, distrusting lawyers and witnesses alike, have decided that a lawyer must as far as possible be prevented from suggesting to his own witnesses by the form of his questions the answers that he seeks. This is no doubt a very wise rule, so far as lawyers and witnesses are concerned, but it is not in force outside of court-rooms, although one might be led to believe that retail merchants are bound by the same rule. "Is there anything else to-day?" or "What else?" are not leading questions, nor are they suggestive questions. On the contrary, they are questions that conform strictly to the rules of evidence. They are questions that give you no aid in framing your answers to them. Spoken, as they usually are, in the same tempo as a subway guard's "Step lively, please," they are more likely to make you forget than remember whether there is anything else and if there is, what it is.

"Is there anything else to-day?" is my idea of a perfectly useless question, and certainly a

useless question should never be propounded to a customer. The human mind is instinctively resentful of questions. Even a besotted and shameless drink "moocher" would rather have his victim say, "Come on and take something," than be required to answer the specific question, "Will you have a drink?" Ever since there has been a language in which to ask them, questions have frequently been the forerunners of trouble for mankind. From the somber question which the trial judge asks as he adjusts his black cap and tells the convicted murderer to stand up — from that kind of question down to the icy interrogation, "What time was it when you came in last night?" there are and have always been thousands of questions of ominous import. We human beings have inherited an animal-like question-wary instinct that invariably disturbs in some degree the normal operation of our mental processes when we are asked a question, no matter how innocent the question nor how great our readiness to answer it fully and truthfully. Of course, I have never

looked into a human brain as it was summoned to activity by a question, but I imagine that the brain thoughts come tumbling out to defend the requested information much as the soldiers of a beleaguered city turn out of their barracks to repel a night attack. While the more nimble brain thoughts are rushing out to reconnoiter the question and give battle if it seems unfriendly, memory is likely enough to become panic-stricken in the midst of the confusion and hide the answer where it can't be found by the other brain thoughts if they decide to let the question have it. The foregoing is rather fantastic and probably rather silly, but it is a fact that a point-blank, your-money-or-your-life question will frequently upset the normal working of the questioned person's mind and render him at least temporarily unable to make an adequate reply. Sometimes that is the very thing you want to accomplish, and when it is, there can be no quarrel with the question that brings about the desired result. Such questions correspond in purpose to a lawyer's cross-examination,

and have a very limited field of usefulness in retail salesmanship.

"Is there anything else to-day" can scarcely be regarded as an alarming or confusing question, yet I must confess that several times when I have stood at the counter, ransacking my memory for a mislaid mental shopping-list, this question, crisply put, has obliterated the last vestige of my recollection of the unpurchased articles, and I have as crisply replied, "No, that's all." Perhaps at the next corner I would be able to recall the other things I had intended to buy — with resulting profit to the merchant on that corner.

There is another minor objection to the absurd question "Is there anything else to-day" that I think we should consider before we pass on to the great big unanswerable objection. When you ask a man whether he wants anything else, it is merely an unintelligent way of asking him whether he has any more money he would like to spend. There are few stronger human impulses than the impulse to decline a perfunctory invitation to

spend money. Just the other day I half-unconsciously answered, "No, nothing else," when a salesman briskly inquired, "What else?" although it was necessary to correct myself immediately, for I actually did have another purchase in mind. If you restrict this objection to the possibility that a sale may be lost because the customer says no when he means yes, the objection is n't an important one. But viewed in the broad sense of what is and what is n't good retail salesmanship, I think we are going to find that this far-fetched little objection is closely allied to the big unanswerable objection.

This big objection to "What else?" and "Is there anything else to-day?" in general terms is the same as the objection to "What can I do for you to-day?" The use of such questions by a salesman indicates either ignorance of or indifference to the possibilities of salesmanship. We don't need to be so much concerned with the direct harm that these questions accomplish. That is relatively unimportant. The important thing is that such

questions are useless verbal weeds which choke the growth of salesmanship just as weeds in a farmer's field "kill out" his corn.

The retail salesman who first asked a customer "Is there anything else to-day?" probably intended to indicate an absorbing desire to be of further service to the customer. Sir Johnston Forbes-Robertson could probably speak these words in a way to express that meaning without any suggestion of smirking servility in his manner, but the average salesman cannot. Many salesmen, no doubt, realizing this and being too self-respecting to smirk, have abbreviated the question to a short and imperative "What else?"

There was once a time when retail salesmen ranked as servants in the household of the master tradesman. That time has passed, but many of the selling methods of that period have survived, although the servility of the tradesman's apprentice is somewhat lacking in their modern application. "Is there anything else to-day?" is a survivor of those

times — a sort of paraphrased survivor of "How else may I serve you, sir?"

No modern retail salesman considers himself a servant. As a matter of fact, he is not, and there is no reason why he should speak or try to adapt to his present condition the patter used by servants several centuries ago. While we are on the subject of servants, we might take note that even the well-trained servant has abandoned that hackneyed phrase "Is there anything else?" Since not all of us have servants nicely trained in the minute subtleties of speech and deportment that mark the perfect modern servant, let us on this point have recourse to Sir Johnston Forbes-Robertson's world, the stage, which, however false and fanciful in its teachings, is a preceptor to some of us in matters of which we have no adequate experience in our daily lives. The time was when the well-trained stage servant, after delivering to his master the brandy and soda, or the fatal message, or whatever it was, would click his heels together and ask in a significant way, "Is there anything else, my

lord?" His lordship, between gulps of the brandy and soda, or between sentences of the message, would look up and say wearily, "No, James, that is all. You may go."

Nowadays, if I am not misled by my observations, the stage servant does what he has to do, and then, to use the language of pantomime, "silently registers attention" until his lordship, looking up from the message or over the brandy-and-soda glass, discovers him and says, "That is all, James."

Forgive me for my digression, which I confess was unduly great, as I merely intended to inquire why a retail salesman should cling to a senseless and servile question that well-trained servants no longer use, and which, when unseasoned with servility, quite often has the flavor of impertinence.

No good salesman is either servile or impertinent; nor is he merely an unthinking automaton that mechanically exhibits merchandise, records a customer's purchases, and perfunctorily asks, "What next?"

When I come into your store and buy a

toothbrush from you, it is reasonable to suppose that I am not going to try to conceal my intention to purchase a tube of tooth-paste if such intent is in my mind. It is also a reasonable, or at least a courteous, assumption that I am in just as much of a hurry as you are, and that I will not unduly withhold a disclosure of the next article on my list. If I have other premeditated purchases of your goods in mind, I am pretty certain to indicate it by some word or act. Suppose my eyes stray over to and rest upon the contents of the safety-razor case. For the moment, perhaps, I seem to have become unconscious of your presence. Will you recall my mind from its consideration of safety razors by briskly asking me, "What else?" Will you test the genuineness of my interest in safety razors by asking me whether I want to look at one? Or will you quickly and deftly place a safety razor in my hands and make an appropriate commendatory remark about it? If you are a good salesman, I am sure you will do the last-named.

As long as a retail customer evinces the

slightest inclination to buy, it is the retail salesman's duty to help him buy. Don't question him; don't confuse him; just help him. If he does n't buy as much of a given article as you think he should, it is your privilege and your duty to endeavor to get him to buy a larger quantity, but I don't think it's good salesmanship to suggest such a thing unless you can offer a plausible reason for your suggestion.

An acquaintance of mine, who is fond of playing poker and fonder still of telling poker stories, was relating one the other day. It seems he thought he was playing with a group of solid business men, a delusion that most poker-players appear to have when they enter a game with strangers. The business men turned out to be "shillabers," if you know what "shillabers" are. I can't recall much of the story, but I remember that the "shillabers" tried to "boost" this gentleman and that he flew into a terrible rage and "dropped out of the pot and quit the game."

I am not a poker-player and accordingly do

not know how great an iniquity it is to "boost" any one in a poker game, but I do know that the average shopper does n't like to feel that he is being "boosted" by a salesman, and when boosted, is sometimes inclined to "drop out of the pot and quit the game" before he has completed all of his contemplated purchases.

The salesman of merchandise at wholesale usually has certain more or less convincing arguments for the buyer who proposes to order less than the salesman's estimate of his requirements. A retail salesman should be equally well equipped before he attempts to influence a customer to purchase more than the customer intended.

If I select a toothbrush and the salesman says, "How many?" or "Don't you want more than one?" or "Better let me wrap you up a couple," I think I should call that boosting. But if he says, "You probably don't let your toothbrushes get very old before you discard them. We have exact duplicates of the brush you have selected in case you care to

take several with you now, so that you will have fresh brushes handy whenever you want them" — if the salesman said that I don't think I should feel that I was being boosted. Or if the salesman called attention to another style of brush that could be used to advantage in conjunction with the one I had selected, I should n't call that boosting, either. Or again, if the purchase of half a dozen toothbrushes at one time involved a saving of ten cents over their purchase singly, I should feel grateful to the salesman who pointed out that fact, although my improvidence might prevent me from taking advantage of the saving. Effective or at least inoffensive boosting is the kind that suggests a benefit or advantage to the customer from an increased purchase. If it does not contain that suggestion, boosting is crude salesmanship.

My disorderly mind has carried us away from the question "Is there anything else?" Boosting — if the license of brevity permits that term — naturally comes before "What else?" and should have been discussed in the

previous installment of this series. No salesman, good, bad, or indifferent, will say, "What *else?*" until he has exhausted all of the selling possibilities of the first article the customer inquires about. Instinct teaches every salesman to make a sale or get a final and positive "You have n't got what I want," or "I won't take it to-day," before he asks, "Is there anything else?"

But why should any salesman ever ask any customer whether there is "anything else to-day"? Now we are back on the track again and we are running into a head-on collision with the question, "What else?" Why should a retail salesman ever ask any such question? The answer is he should n't. Now we have had our collision and let us get the wreckage off the track.

Some one remarks that a retail salesman's time is valuable, and that there are lots of customers who would waste it if the salesman did n't hurry them along. A retail salesman's time is valuable. I admit that. But its chief value rests on his ability to send each customer

away not only with a lessened bank roll, but also with an added appreciation of courteous and attentive service.

The mere fact that a man doesn't hit you on the nose and make it necessary for both of you to go down to the police station is no sign that you won an argument from him without any hard feelings on his part. Just run for an office at the club or have a bond company ask him whether you use stimulants or narcotics, gamble or live beyond your means, have ever failed in business or made a composition with creditors, etc., and you will learn how he feels towards you — provided you can find out how he voted at the club election or what he said to the bond company. It's the same way with your customer. He does n't have to say "Damn your impertinence" or even develop a well-defined consciousness of wherein your manner and method failed to please him — he does n't have to do either of these things to enable him to go away with the impression that your store is run on the same principle as a subway station; namely, "How many?

Drop 'em in! Step lively!!!" In the long run, a store needs to make its customers like it. It may have the best corner location in town, the best goods and the lowest prices. It may have everything the real estate man could want to say about it in the "Businesses for Sale" column and more than the advertising man can conveniently tell within the limits of his appropriation. A store may have all that, but if some neighboring store excels it in courteous and intelligent salesmanship there are mighty likely to be some months when the treasurer hesitates at taking the cash discounts.

The man who has money to spend has a pretty well-developed idea of his own dignity and importance. He may not show it, but he feels it. If I have the price of a forty-cent collar and am willing to spend it that way, I am just as important — in a forty-cent-collar sense — as any belted earl who ever drew a belt around a lordly waist, and I want to be treated that way, — while I am buying the collar, at least. The most acutely sensitive

man in the world is the man who has money to spend. If he ignores impertinence, indifference, and unintelligence on the part of a salesman, it is because of his feeling of superiority; and what salesman wants to get by on that ground?

But let us get back to your drug store. I have bought a toothbrush — or toothbrushes. Perhaps I have also bought a safety razor. How are you going to know whether I want anything else, unless you ask me? An old lady is fumbling in her purse in a way to indicate the probable sale of a postage-stamp. There is a man at the cigar counter who is looking with interest at the cigars in the five-cent end of the case. A boy with a dirty face and excited manner has come in with a paper that looks like a doctor's prescription. A nervous and emaciated negro, ostentatiously holding a paper dollar in his hand, looks at you furtively. He has the appearance of a "coke" but maybe wants something that you can sell him without violating the law. The man who tends the soda bar is down in

the cellar. The prescription clerk is out getting shaved. You have the toothbrushes in one hand and the safety razor in the other. I stand opposite you and don't say a word. If there was ever a case that justified the question "Is there anything else?" this is it.

What should you say — or do? If I stand silently as described, I think you should wrap up the toothbrushes and the razor. You know it is n't imperative that all of my purchases be wrapped in one package. As a matter of fact, if each purchase is wrapped separately, I am likely to have less difficulty in storing them away in my pockets, and if I should finally decide to have everything "sent," you are out nothing but the extra twine and paper and the time spent in wrapping up the packages separately and waiting for me to make up my mind whether I want anything else. I don't know of any better investment in retail merchandising than this. When you have tied up the toothbrushes and razor and pushed them across the counter without getting a further rise from me, you have the right to

assume that I have no intention of making other purchases, or have forgotten what else I intended to buy, or am maliciously withholding the announcement of such other articles as I contemplate purchasing. If you think the question "Is there anything else to-day?" will recall to my mind some contemplated purchase that I have forgotten, or influence me to buy something I have had no previous thought of buying, or force the disclosure of something I wish to conceal from you, then by all means ask the question.

But, is such a question likely to refresh my memory — let alone stimulate my spending propensities? Lawyers, who are presumably the most expert questioners to be found, dearly love to propound leading questions when they are trying to extract the facts from their own witnesses and are not endeavoring to confuse and confound an opposing witness. As I have said before, "Is there anything else to-day?" is not a leading question, and it suggests nothing to me. If I have forgotten any articles that I had intended to purchase, this question

will not refresh my recollection. I am sure of that. On the contrary, such a question is more likely to have exactly the opposite effect. You will have to frame a different sort of question to recall my vagrant recollection. But need you ask me any questions at this point? A random question is a rather foolish thing in salesmanship. Questions that do not have a well-conceived purpose and fairly well-anticipated consequence would better be left unasked by salesmen.

If I stand silently at your counter after you have wrapped up my toothbrushes and razor, it is fairly safe for you to assume that I have bought all I intended to buy when I entered the store. It is safe for you to assume that you have received all of the voluntary offerings that I propose to give you, and it is up to you to commence to sell goods to me if you want any more of my money.

My purchase of a toothbrush suggests tooth-paste or powder. Possibly you have a new brand that you are pushing. If you have, it will do no harm to tell me about it. If I

assert my fidelity to some other brand, there is no harm in commending that brand, too. I might decide to ask you to wrap up a package of it to go with my new toothbrushes.

Razors suggest shaving-soap and brushes. You might ask me whether I have plenty of shaving-soap at home. I think that would be a fair question. As to brushes, I think it would be better to show me one without first asking me whether I am interested in brushes. You might say something like this, "If you need a new shaving-brush, here is one that I can recommend, because," etc.

If there is anything else that your store or your department is trying to push and which you believe I might be interested in, I think you would be justified in showing it to me or telling me about it, even though the old lady, the nickel-cigar smoker, the little boy, and the negro are still waiting and your associates have not yet returned from the cellar and the barber shop. Of course, you should be guided somewhat by your estimate of your store: that is to say, whether you regard it as an

emergency supply station or as a merchandising establishment. Ordinarily a bird in the hand is worth two in the bush, and if you signify to each waiting customer by a properly emphasized salutation that you are conscious of his (or her) presence, gratified at it, and intend to reward it with your undivided attention in a minute or so, no one is likely to become impatient on the sole ground that you are showing proper and salesmanlike attention to the customer you have in hand. I am not so sure about the old lady who wants the postage-stamp, but she is probably a pretty reasonable old lady, and after you have sold her the stamp with proper courtesy and consideration she is likely to go away in tolerable content.

We have been talking mostly about drug stores. I have purposely kept close to the corner drug store, for the conditions that exist in a busy drug store are about as unfavorable to the application of my theories of retail salesmanship as any conditions that could be imagined. I believe, however, that retail drug

salesmen could with profit to themselves and their employers do more of selling and less of perfunctory order-taking. If this is true of drug clerks, it is more true of most other kinds of retail salesmen.

IV

JUST LOOKING

MILLIONS of dollars are spent in advertising, just to get people to come and take a look. Every department-store advertisement is practically an invitation to come and look. The boss spends his money that way. Silly old duck, isn't he? As long as he has been in the retail business, he ought to know that the people behind the counter have no time for "lookers."

Of course there are several different kinds of lookers. The kind that Ziegfeld has in his "Follies of Nineteen and Yesterday" make more or less of a hit with salesmen — so do the Fifth Avenue kind. But isn't it an outrage that a self-respecting, time-valuing salesman or saleslady should have to be annoyed by a very ordinary woman who has been saving up for a piece of fur or a fall suit since July and comes around in September to look the lines

over, although she knows good and well that she won't be ready to buy before the second pay-day in October? That's the kind of looker the retail sales-people don't like. Am I right?

Dear salesladies and salesmen, your mothers probably saved and scraped and planned for more than one fall suit. Perhaps more than once a new frock for you, dear saleslady, or a new overcoat for you, dear salesman, made extra hard the saving, scraping, and planning for mother's fall suit. In your particular case, of course, I may be wrong about all of this. You may have come from a home of wealth or you may have been self-supporting from the day of your birth. In either case I apologize, but the fact remains that nine tenths of the merchandise sold over the counters of this country is bought by people who have to plan and save before they buy it. In other words, nine tenths of the buying public are lookers. They look before they buy. Nevertheless, sales-people detest lookers — detest nine tenths of their bread and butter, nine tenths

of the boss's profit statement, and nine tenths of the boss's bank balance.

The comic papers divide with shop girl sob-stories the responsibility for a large share of the antipathy and intolerance toward lookers. It's remarkable how we are influenced by jokes and fiction. Take mothers-in-law, for example. A man may have a perfectly lovely mother-in-law and all the mothers-in-law he knows may be pretty nice old ladies, but he ignores his own experience and permits the jokesmiths to prejudice him against all the mothers-in-law whom he does n't happen to know personally. It's the same way about lookers. The joke-makers have taken their fling at lookers, and the short-story writers have brought our indignation to fever heat by the story of how Katie Cooney stood behind the counter from 8 until 5.30 and valiantly stood off the lookers. At 11.59 a particularly crafty and plausible looker nearly tricked Katie into courteous service, but, refreshed at 12.30 by a cup of tea and a slice of toast, Katie came back and snubbed the

lookers to a standstill right up to 5.29. No, sir, never let them win a bet. Then she went home on the Third Avenue Elevated.

Rupert Hughes — dog-gone him! — can make me mad enough to bite a looker. But if it was n't for the way that he and a lot of other writers play on my sentiments and pull at my heartstrings when they tell me about Katie Cooney, I would very possibly wonder whether Katie, if she had taken a little more pains with lookers, might not have become the head of her department and been able to ride home in a taxicab on extremely bad nights, instead of doing a battle for life on the Third Avenue Elevated.

The lookers constitute a percentage which Katie Cooney can't beat. Over at Monte Carlo there is only one "O" on each roulette wheel, but the "O" comes up often enough to upset most systems of play. Think of the odds that Katie Cooney gives! The lookers are nine in ten, but Katie has no use for lookers. She puts all of her bets on the ready-to-buy people.

Now some one rises up and inquires: "Do you mean to say that only one shopper in ten is ready to buy? Why, in my department, I make sales to fully two thirds of the people who ask me to show them goods."

A question like this gets right at the root of the matter. It shows that we don't stop to think what lookers are. Nearly everybody is a looker. I am one; so are you; and so is Katie Cooney, when she finds the time for it. In spite of all that sales-people can do to stamp out the practice, looking is on the increase.

Now about your two thirds who buy when they look; do they buy every kind of article they ask to see? No! Then those who don't are lookers, for people who don't buy everything they look at are lookers. However, we don't need to count the lookers in that way. Let us assume that there are one hundred departments in your store; that ten thousand shoppers visit the store within a given space of time; that on the average each of the one hundred departments is visited during the aforesaid space of time by three hundred peo-

ple who ask to have goods shown; and that in each of the one hundred departments two thirds of the people to whom goods are shown make purchases.

Thus we have ten thousand people who take thirty thousand looks and make twenty thousand purchases. The looks exceed the purchases by ten thousand, and if we divide these ten thousand non-order-producing looks equally among the ten thousand people who entered the store, we make a looker out of every blamed one of the entire ten thousand. Of course, that can't be exactly right, because in the ten thousand there was probably some man who rushed in and matched up a piece of dress goods for his wife, ordered it "charged and sent," and then rushed away again without looking at anything else, except that flashy blonde in the glove department.

No, these figures are admittedly hypothetical, approximate, and inexact figures, but they serve to answer the question asked.

Most of the daily sales in department stores, and in a good many other kinds of stores for

that matter, are the culmination of previous looking, and an immense majority of those who make purchases to-day take occasion to look at other and totally different kinds of articles that they are not prepared to buy to-day, but intend to purchase somewhere at some time.

There is an endless chain of looking and purchasing. The looker of to-day is the buyer of to-morrow.

Nine tenths of the people in this country are lookers because their flat purses promote the prudent practice of looking and comparing before buying. As to the other tenth, if there are that many who need not concern themselves about the price of anything, I really think that most of them are lookers, too, for it must be admitted that there is quite a lot of fun in looking.

The salesman who merely holds himself in readiness to sell to those who are ready to buy is obviously neglecting an important and profitable branch of retail salesmanship; yet there are thousands of retail sales-people who com-

prehend no other function of salesmanship and recognize the existence of no demand that does not manifest itself in the form of a prompt purchase.

Their conception of the law of supply and demand, as applied to retail merchandise, is that a daily recurring demand for their employer's goods will bring to their departments each day a tolerably constant number of purchasers, much as the tide deposits seaweed on the beach. They do not concern themselves with the origin of this demand, nor do they consider what means they can employ to stimulate it or confine it to the merchandise of their respective shops.

They reflect no more on such matters than the farmer who rakes up and carts away the seaweed reflects on the cause of the tides or meditates on means to induce the waves to cast more seaweed upon his particular strip of shore.

Stomachs to be fed, backs to be clothed, vanity to be appeased, beauty to be adorned, and various other human requirements com-

bine to create and maintain that natural demand for merchandise which is the foundation of trade; but no ambitious retail merchant is satisfied with the natural demand alone.

He not only strives to get what he calls his share of that patronage but also seeks to create new tastes, excite new demands, and promote new requirements on the part of the buying public. He says he wants his share of the business in sight. In reality he wants more than his share, for getting more than one's share is what distinguishes success in retail merchandising as in most other lines of human endeavor.

His window displays are intended to make "window wishers" of the passing throng, and his advertising is meant to bring the public to his store as lookers, if not as buyers. He promotes "charge accounts" with responsible people, is graciously willing to send some kinds of goods "on approval," and adopts the generous policy of "your money back if not satisfied." He baits his hook with every lure that his ingenuity can devise and then he drops the

hook overboard and goes away — far away — way up into his private office. There comes a nibble at the hook. A lackadaisical sales-person pulls up the fish, finds it is nothing but a looker, and scornfully throws it back into the water to swim around until it grows into a buyer. If this fish is permitted to develop into a buyer while disporting itself in the open waters of competition, no one knows what merchant's hook will finally catch it. But if the sales-person who drew the fish out of the water when it was merely a looker had taken the trouble courteously to maneuver it into the backwaters of competition by placing it in the firm's private preserve for prospects properly handled, there would not be so much doubt, and perhaps very little doubt at all, as to whose hook would finally transfix its gills.

The boss wants lookers, because he knows the looker of to-day is the buyer of to-morrow, and he wants to make the lookers feel that his store is "the best place to trade," which is only another way of saying that it is the best place to do one's looking. He also knows that

the looker of to-day can sometimes be converted into a buyer before the day is over. All he requires to accomplish what he desires is salesmanship among his sales-people. Does he get it? Not from all of them. If he did there would be less need for commissions to inquire laboriously into the relation between shopgirls' wages and shopgirls' chastity, for real salesmanship will get the money wherever it is practiced and by whomever it is practiced. Real salesmanship is one light that can't be hidden under a bushel. It's a light that can't be obscured. It's a light that will shine above department heads and floorwalkers and reach clear up to "the old man" in his private office, if you keep it burning long enough.

What is salesmanship? No one quite knows. But if you will take care of the lookers, if you will make all the lookers pleasantly remember what you showed them and how you showed it to them when they were merely looking, you will have mastered one very important branch of retail salesmanship.

JUST LOOKING

The other night on a suburban train I sat behind two women who either misjudged the acoustic properties of the car or were indifferent to the fact that they might be overhead. At least I heard their conversation plainly, without conscious intent to become an eavesdropper. They mentioned the name of a certain New York department store. It is a really wonderful store. Yet these two women in front of me were registering an indignant and heartfelt vow that so long as they might live they would never visit the fur department of this store again. They had been in search of some kind of fur garment. By this time my ears were alert enough, but my sluggish brain and unfamiliarity with the nomenclature of the retail fur trade caused me to miss the exact character of the fur garment. However, I heard them reconstruct in indignant terms the inattentiveness (they called it insolence) of the sales-person who "waited" on them. Evidently they were lookers, but if I am any judge, at least one of them was shortly to become a buyer. The saleswoman, with the intu-

ition of her craft, evidently divined that they had not yet progressed to the buying stage. Handling furs on a warm day in October is rather disheartening work, and I suppose this saleswoman said to herself: "These dames aren't ready to buy. What's the use of showing them goods? Let 'em come back when they're ready." She may have been quite justified. Who am I to say that she wasn't? But I'm pretty sure that her house and she lost a good chance to file a lien on a future fur sale.

Speaking of this store, I myself had an experience of the same sort in the very same store just about a year ago. The advertising man was responsible for it. I was thinking of getting an everyday overcoat — the kind of overcoat that gives you no special concern when you get it wet or fall down on the pavement in stepping off a street car. The advertising man took an eighth of a newspaper page to tell about a certain consignment of London ready-made overcoats. The advertisement had the flavor of Conduit Street — of Conduit

Street at the very least. It made one think of honest British yeomen shearing honest British sheep; of incomparable British weaving and — perhaps — of incredibly stupid British tailoring, if one were not wholly robbed of one's discretion by the infinite charm of the advertisement.

I, as a looker, but a looker with the purchasing point of view not over a fortnight away, accepted the invitation of the advertisement and entered this store to examine these wonderful English overcoats and weigh their qualities of fabric, cut, and finish against the tailored products of the amiable but rather high-charging Fifth Avenue gentleman who makes most of my outer garments. The first coat I tried on developed an unseemly open seam on the shoulder; the next crouched on my back in a most singular fashion. There was something wrong with this and something else wrong with that, but finally there was one that seemed almost, if not quite, all right. I was tempted to say, "I'll take it," but after all, why should I say that when I

really did n't need the coat for a couple of weeks and meanwhile might see something better at the same price or something equal at a lower price? I do not know what lack of sincerity or seriousness I exhibited to the salesman, but I do know that he finally said: "That's a beautiful overcoat and fits you perfectly. *If you really want an overcoat,* you could n't get anything better. Of course, *if you don't want an overcoat,* I can't sell you one." Viewed as a question of salesmanship I thought this rather an interesting situation and asked him to send for the head of the department. "What for?" the salesman inquired. "In order that he may decide whether I really want an overcoat." There ensued apologies and explanations on the salesman's part and assurances of appreciation and esteem for each other on the part of both of us. It was all very charming, but I left without buying an overcoat, and I think it would take something like a requisition on this store from a charitable association to induce me to go there again in quest of an overcoat.

There is but one department of this particular store that I now patronize. In this department they have a certain article at a particularly attractive price. When I need that article I go there and buy it. On such occasions I represent natural demand and an open purse. I measure up to the retail salesman's estimate of what a shopper should be, and I am treated accordingly. I shun all of the other departments. In the past I have visited several of them and usually encountered either indifference to or hostility for lookers. Perhaps no one else has had similar experiences in this store. I do not know about that, but I do know that it is never on the list of accounts presented by the official buyer of my household at the month end. Questioned once as to the reason for this, she replied, "There's no occasion to have an account with them because I never buy anything there except a few things that they handle exclusively, and I might as well pay cash because I never go there without knowing in advance just what I want." Her method of shopping in this

store must be a delight to the sales-people, although probably not quite so satisfying to the proprietors.

The unwillingness of retail salesmen and saleswomen to devote much time to lookers rests on several reasons, but not all sales-people have the same reasons nor is there a universal method of manifesting their intolerance of lookers. Let us consider the case of the gentleman who tried to sell me an overcoat. Except for the fact that he was a bad loser and lacked a convincing line of argument in behalf of his goods, this man was a good salesman. Perhaps you smile and say, "Except for that, he was all right, was he?" You misunderstand me, for I really mean that this salesman had a lot of salesmanlike qualities. Most salesmen can tell a looker at a glance, and he probably knew that I was one as soon as he gave me the "once over." He knew the dice were loaded, but he was willing to play. He knew I was merely a looker, but he was willing to pull out as many overcoats from his stock as I would try on. He had no complaint

to make against the loaded dice until after the last throw. Then, to use the language of the gambling fraternity, he "squealed" or "made a holler." He was a man who believed in his ability as a salesman and he was willing to bet his time and labor that his selling skill could convert me from a looker into a buyer, but when he lost his bet he "squealed." Now his skill was not as great as he imagined and he was not in proper synchronism with the advertising department of his store. To him these London overcoats were just overcoats — nothing else. To the advertising man and to those who had been influenced by his advertisement they were something more than that. The advertising man in an eighth of a page of newspaper space had enveloped them with an alluring British atmosphere, but the salesman was too thoroughly patriotic to say anything about an English-made coat that he would n't say about a Rochester-made garment. When I called attention to a gaping shoulder seam, he remarked, "I can't understand it," in a tone which faintly implied the

suspicion that I had possibly ripped the seam open with a knife when he was n't looking. He threw the ripped coat on a chair and said, "Try this one." When his attention was called to the eccentric needlework in the lining and buttonholes of the next garment, "It's an elegant coat, though," was his only response.

What might he have said? Suppose he had said: "Of course you understand about British tailoring. I dare say you have had clothes made over in London and know that English workmanship even in the most exclusive tailoring establishments is not quite up to American workmanship. That ripped seam is an illustration. It might happen to a garment from any tailor shop in London. We insist on the best workmanship that London can produce and we get it, but, notwithstanding that, we sometimes are obliged to have our own tailors go over an imported English garment, as we shall have them do with that coat there. This is the idea, you know; we stand back of the workmanship, and London stands back

of the material and the smartness of the fashion. There are two great sources of satisfaction in wearing one of these coats. First, you know that the cloth is the finest that any loom can weave. Second, you know that the style has just come oversea from London where the really correct fashions in men's garments originate."

Suppose he had said something like that, would n't it have been better than what he did say? Even if I had gone away without buying, would n't I have gone away with a greater hankering for an English coat and would n't I have said to myself, "If you buy an English overcoat, there's the place to buy it and that young fellow is the chap to buy it from"? Would n't I? What do you think?

And when I started to leave without taking the coat, suppose the salesman had said, "I'll be looking for you back again before the first big football game. I know you'll want one of these coats then." If he had said something like that and handed me his card, would n't he have been a good bit surer of getting my

overcoat money on to his sales-book? What do you think about it?

You may say: "Well, a salesman must make a closing talk, must n't he? A salesman who is n't a closer is n't a salesman. He simply tried to make you fall for the rush act and failed. It might have gone over with the next customer. You can't tell." Yes, that's right. He did simply try to make me "fall for the rush act" — very simply. I don't know of anything that's simpler in a "simp" sense in salesmanship than for a salesman to be impatient, or a bad loser, and give a customer the rush act at the wrong time. A jockey who resorts to the whip and steels before he has reached the final half-furlong of the race is usually condemned by experts on racing technique. To have the mount on a "slow beginner" or occasion "to hook with a front-runner and make her quit" are about the only excuses recognized in racing for the early application of whip and spur. They are also practically the only excuses for using the rush act in salesmanship before your customer is

palpably on the brink of buying. In shoppers the equivalent of a slow beginner is the customer who gives you no indication of his preference in respect to the goods you show him. The proper "rush act" for this kind of customer is to center your selling effort on one of the various styles you have exhibited and say to him in effect, "There's the thing you want — right there," and then tell him why. You can start a slow beginner by giving him the same "work" as you would use in closing an ordinary customer.

A "front-runner" shopper is one who is so voluble and self-centered that you can't get a chance to impress upon her mind the good qualities of the merchandise you are showing her. I say "her" advisedly, for a majority of the front-runner shoppers are females, just as a majority of the front-runners at the race-track are mares and fillies. There are two ways to beat a front-runner at the race-track; either "wait for her to come back," which means wait until she gets tired, or "hook with her and make her quit," which means outrun

her with your own mount in order to discourage her from further running on her own account. In salesmanship the better method is to "wait for her to come back"; but a very good rush act for a front-runner customer, if you feel that you must use the "rush work," is to say in a slightly louder tone and with slightly more rapidity of speech than she herself has been using: "Listen, please! Here is something I think you want. Just forget everything else for an instant. Examine this carefully and tell me if I am not right." The proper rush work in salesmanship is pretty much the same no matter when it is applied, just as the whip and steel always feel pretty much the same to a race-horse. But, nevertheless, it makes a lot of difference when you use the rush work — just as it makes a lot of difference when a jockey uses his whip and spurs. Many a sale has been lost by giving a customer the rush act at the wrong time, just as many a race has been lost by going to the whip at the wrong time. My overcoat salesman apparently understood something about the

rush act, for he confined his remarks to the one particular coat that suited me best. But, because he was a bad loser, he gave me the rush work at the wrong time, and I went away and never intend to go back.

We have taken a long time to talk about this English overcoat and the very English method by which an American salesman tried to sell it to me, but I think the incident is worth the space because this particular salesman was willing to spend more time and thought on a looker than many sales-people are.

A reason why some sales-people haven't any time for lookers is because they think they have other more important work than trying to hold the store's patronage. This applies to small stores to a greater extent than to department stores. In the town where I live there is a drug store which announces to the public that it makes a specialty of catering to commuters' morning-cigar trade. I don't know how they handle that trade now because I have transferred my morning patron-

age. But before I realized that getting to the office at a seasonable hour was more important to me than my patronage appeared to be to the drug store, I made a serious and, I think, fairly intelligent effort to become a regular morning customer of this drug store. Somehow, it nearly always happened that the place was empty of customers when I entered it. The clerks were invariably out of sight. Significant sounds from the stock-room and the prescription laboratory indicated their whereabouts and the fact that they were performing various manual duties preparatory to the day's business. The noise of my entrance and the purposeful shuffling of my feet on the floor rarely brought them forth. A half-dollar pounded vigorously on the top of a show-case would produce results, but not immediate ones. First there would be an interval of silence, while each of the two clerks listened to hear whether the other was coming out of his lair to attend to my wants. Neither hearing the other, both would emerge from their respective places of concealment glowering at

each other and exhibiting toward me the same combination of distraction and impatience that a housewife manifests when she comes to the front door with biscuit dough on her hands and flour in her hair. Each seeing the other apparently prepared to enter upon the hateful task of selling me something, both would start back to the places whence they came. A vehement "Who's going to wait on me?" would cause them to turn around again and stare blankly at me and accusingly at each other. Then, after an exchange of instructions about filling this and emptying that, one of them would detach himself from the really important duties of his position and more or less grudgingly hand out the article which I desired to purchase. I really have n't exaggerated.

That sort of thing happened not only once, but several times. Suppose that I had n't known exactly what I wanted or had merely desired to look at something that I was n't quite ready to buy. Do you believe that either of those salesmen could have concealed his sense of disgust and indignity?

Having something more important to do is the reason why a good many salesmen have no time for lookers. It is a curious thing that a clerk who is hired to sell goods and keep the store swept out always dislikes to have a customer interrupt the sweeping of the store; the same of arranging stock or the doing of any of the other manual acts that salesmen may be required to perform. There seems to exist a widespread and singularly distorted sense of proportion which places relatively unimportant manual duties above all else. This is not confined to retail salesmen alone. I know a department head to whom the signing of his mail at five o'clock is more important than the deliberations of an executive conference in which the entire policy of his department is at stake. The letters are a tangible thing and the signing of them represents a definite accomplishment, while a question of policy — well, it's just a question of policy, that's all.

Two other causes that prompt some sales-people to dislike lookers are laziness on the part of the sales-people and rebellion against

their lot. It is next to useless to discuss laziness, either physical or mental, so why should we attempt to do it here? Nor is there any reason why we should try to intervene between an unjust fate and its oppression of a discontented or unambitious sales-person. If a salesman wants to quarrel with his bread and butter, let him do so. It would be like interfering in a family feud for us to attempt to dissuade him.

To retail clerks who are not salesmen, lookers will always be abhorrent. To retail clerks who are salesmen, a looker is an important selling problem and provokes neither impatience, discourtesy, nor a sense of injury. As is true of most problems of retail salesmanship, the best way to prepare yourself to handle lookers is to learn your merchandise so thoroughly that you can always talk interestingly and convincingly about it.

If I were a retail merchant I should encourage my sales-people to encourage looking not only in their own departments, but also in other departments of the store. I

would establish reciprocal relations between various departments. For example, I would ask the salesmen in the woman's shoe department to do a little promotion work for the glove department, and *vice versa*. When a woman shopper has completed her purchases in the shoe department, is there any reason why the salesman should not mention some particularly alluring value or style in the glove department, and if madame shows the slightest sign of interest, is there any reason why the shoe salesman should n't say, "If you have five minutes to spare, I think it's quite worth your while to see those gloves. Here, I 'll write it on this slip. If you 'll give that to any of the sales-people in the glove department, you 'll get prompt service." How would madame feel about it? Regard it as an impertinence? No, not if it was properly done, for a courteous act gracefully done is never counted an impertinence, and would n't this, as a matter of fact, be a most effective way of expressing appreciation of madame's patronage? What would the shoe salesman think about it? If he

knew that the number of the slips turned in at the glove department with his initials on them might have something to do with the "old man's" estimate of his value to the store, I'm sure he'd feel at least a little interest in sending lookers to the glove department and such other departments as were put on his list from time to time.

Yes, sir, if I were a retail merchant or a retail salesman, I'd pay a lot of attention to lookers.

V

BUYING

THE easiest way to define buying is to say that buying is the exact opposite of selling. That's the easiest and most obvious definition, but I think it's a long way from the right one. It would be closer to the truth to say that buying is just a form of selling. Why not? When you buy, are n't you selling your dollars for the other fellow's goods? Are n't you trying to sell your dollars at the highest possible price and to the greatest possible advantage? Perhaps you don't always do it, but, if not, you can comfort yourself with the reflection that for every bad buyer there's a rotten salesman, too.

A buyer ought to be a mighty happy fellow, for he is a salesman whose customers insist on buying from him. He can tell them he does n't want to sell—refuse to sell, in fact. He can be as churlish as he chooses, and within cer-

tain limitations he can be downright insulting. He can be snippier than the snippiest salesgirl ever dared to be. He can act as important and independent as the conductor of a passenger local. Any of you who have ever ridden on one of those solid day-coach, sunlighted "Congressional District Limiteds" that stop for ventilation at every station, know that a conductor on a local is a pretty important and independent person. Yes, sir, a buyer can pull all of that stuff — and more — without driving away the people who want to buy his dollars. He can do it if he wants to, and even if he does n't, it surely must be a great satisfaction to him to know that he could if he would.

Before the days of automobiles, 'way back in those good old days when you used to own a "buggy horse," did you ever rise up in revolt against the exactions of the feed-man and drive out on Sunday — or some other day — to get in touch with the actual producer of equine foodstuffs? In those days, if you lived in the right kind of a town, it's almost a cinch

that one afternoon in the eighties or nineties you took the cushion off the back seat of the surrey, put a couple of the feed-store's sacks under the seat, and started off with old Dobbin to rustle up his supper on the direct-from-producer-to-consumer plan.

How did you come out? Tell the truth. Did n't you almost have to beg to get two bushels of corn, although you could see where the corncrib was propped up with green saplings to keep it from bursting out at the waistline, and you knew the farmer had a mortgage on his farm, and was a whole lot more welcome at the grocery store when he had butter, eggs, or cash than when he said, "Just put that in with the rest I owe you"? And what did you have to pay? It's been a long time now and you don't need to be afraid to tell. Don't tell me what you told the feed-man when he came to your stable for his sacks and found them full of corn — full of corn untainted by the middleman's loathsome touch. What did that corn actually cost? Well, never mind what it cost. I won't press you on that point. But

was n't the old farmer a salesman? You probably called him an old skinflint at that time, but in reality he was just a good salesman — a salesman who held on to his corn the same way that a good buyer hangs on to his dollars.

I don't know much about buying. There are people who do, but they know so much about it that they can't explain it to me so I can explain it to you. My friend Harry Leeming is a buyer. He knows pretty nearly everything there is to know about buying. He is the president or something of the Purchasing Agents' Protective Association, or whatever they call it. I bought him a luncheon the other day, expecting to get at least a thousand words out of him. I got ten thousand, but I can't use many of them. You see I don't give you credit for having any more intelligence than I have, and buying as explained by a buyer is entirely too scientific for me.

What I tell you about buying will mostly have to be ideas that I have doped out all by myself. I'm a pretty poor buyer, so you must n't pay much attention to what I say.

One of my troubles as a buyer is that I'm too sympathetic, imaginative, and susceptible. The one thing that helps my batting average as a buyer is the fact that I am of Scotch descent and have a friendly feeling for a dollar. I like dollars so well that I hate to part company with them. That's a great thing in buying. Love for a dollar helps to make a good buyer.

Out in Denver there is, or used to be, a saloon with a lot of silver dollars embedded in the floor. I think every buyer should have a silver dollar embedded in his desk-top, and before he signs an order (unless his concern is insolvent), he should say to that dollar, "Dear Dollar, I am about to separate our bank account from a lot of dollars just like you. I wonder if the thing I'm going to get is worth the price I'm going to pay?" When a buyer propounds that question to his enshrined dollar and fails to get the oracle to answer, "Go ahead, old chap," I think it would be a mighty good plan for the buyer to say to the salesman, "I'm going to take a little time to think this over."

Firstly, I believe that a buyer must acquire the proper respect and affection for a dollar. Of course, that isn't the only qualification of a buyer, for if it were, all the buyers would be Scots or Jews, which, by the way, a good many of them are. And say, would n't you salesmen rather tackle almost any other kind of buyer than a "Mac" or a "stein"?

Secondly, when a buyer buys, it ought to be something that he knows he needs and is sure he won't have to keep unless he wants to keep it. Maybe the buyer does n't know he needs it nor how easily his house can get rid of it at a profit, until the salesman tells him; but if that is the case, he ought to make sure that the salesman is right. Salesmen are occasionally wrong in their estimates of a buyer's need and the public's demand for the goods the salesmen are trying to sell to the buyer. Of course, no real salesman is a liar, but his enthusiasm sometimes proves to be a potent substitute for falsehood. A buyer should never forget that he is ultimately a salesman. He should remember that he is not only selling

dollars, but is also buying something that must be sold again in some form or other. The thing he buys may be a line of tennis blazers for his haberdashery, or a trainload of wheat flour for his cracker factory. Whatever it is, the buyer must consider its salability. How many tennis blazers will his trade absorb and how will the flour taste when made into crackers. Somebody else has probably decided how many crackers should be sold during the next three months, but it's up to the buyer to decide whether this buyable flour will make salable crackers. A good buy will *sometimes* help to make a good sell, but a poor sell *always* makes a poor buy.

I have already said a good bit about buying without giving any one the slightest idea of how to be a buyer. Frankly, I don't know how, and apparently the fellows who do know can't tell. If all the buyers in the world were brought together in a great big musical *ensemble*, they could, without any rehearsals, tear the roof off with that beautiful old folk-song of the purchasing agents' guild, "I don't know

how I do it, but I do." Encore, "I get by when I buy for the sweet bye and bye." Second encore, "Time cures heartaches and buyers' mistakes." (Notice to K. & E., Messrs. Shubert, and other producing managers; also to all publishers of sheet-music and every person lyrically inclined: All rights are reserved in the above titles. I take this precaution because I have always intended to write the book and lyrics for a musical show that would really interest the "tired business men" of Albany and points west, who clog up Broadway and crowd native New Yorkers into the gutter and away from the bars in Times Square.)

I had planned to divide the subject of buying into several texts and preach a little from each. You can see for yourself that I have gone as far as "secondly." But my "secondly" has n't brought us any closer to the point than my "firstly," so I am going to abandon texts altogether. Notwithstanding the fact that people who know all about buying can't reduce the subject to fundamental

texts, I, knowing so little, had thought I might be able to sum up my knowledge neatly and concisely. But I find that I can't, and I am going to wade right into the subject like a hungry negro into a "battle royal."

Excepting women only, buyers stand at the top of the hunted class. The long-continued oppression of any race of people inevitably produces racial characteristics of craft and guile. Likewise the ages through which women have been pursued by men have produced in them certain instinctive tactics of defense. Let it be said, either to the credit of buyers' intelligence or the ardor of salesmen, that a buyer will ordinarily learn in ten years nearly all that women have learned since the day of Mother Eve about the art of mental self-defense.

In some respects buyers and women employ similar methods. I can think of one illustration of this which may have come within the experience of you salesmen. When a woman, without anger or other marked emotion, asks you a question and looks straight into your

eyes while you answer her, you can ordinarily rest assured that your answer — no matter what it is — will not materially affect her heart-beats. But if she cloaks with their lids or turns away her eyes, meanwhile manifesting absorbed interest in her fan, it's a pretty safe bet that her question has a well-defined purpose and that she awaits your answer with some degree of eagerness and suspense. There is a substantial equivalent for this in the conduct of the average buyer. If a buyer looks searchingly at you and asks a pertinent question, such as the lowest price you can make him, the chances are that he is merely accumulating statistics for his card file. But if he toys with a paper-knife and looks out of the window when he asks his question, the probabilities are that you have succeeded in getting pretty close to the last lap of a sale. It is difficult for me to consider buying from any except the selling standpoint, but if I am to become temporarily a renegade and ensconce myself on the buyer's side of the wicket, I feel duty bound to advise

buyers to go counter to their instincts in this and a good many of the other cute little tricks that buyers instinctively pick up. Remember that the hunter naturally studies the habits and stratagems of his quarry. Quite as naturally, salesmen become familiar with most of the "stalls" that buyers use. A buyer who "stalls" is in greater danger of "tipping his hand" to a salesman than he would be if he did n't stall. As a general proposition it does n't pay a buyer to stall.

No, not at all; the foregoing statement is not inconsistent with my admiration for the methods pursued by the old farmer who sold you those two sacks of corn. The farmer did n't stall. He was sincere. He had planted and ploughed that corn; gambled with spring floods, summer droughts, and autumn frosts; stood off his creditors when they wanted him to sell the corn as soon as it was husked; and skimped through the winter without selling a bushel. When you drove out to his place the new crop did n't look promising and those fellows up in Chicago were starting a bull

movement. There was no telling where "corn would go." That old farmer had been through enough to make him place a proper value on his corn and he was reluctant to part with even two bushels of it. If a buyer knows the value of a dollar and is reluctant to part with his firm's dollars, that ingrained reluctance, frankly and unreservedly expressed, is more effective than almost any stall he can use.

If a buyer has a bad liver or an unreliable digestive equipment, or is a natural-born grouch and can't conceal those facts, I suppose he can't be blamed. But if he is able to conceal them from the president of his company, he ought to conceal them from the salesmen who call on him. I am sure there is nothing to be gained by being nasty with a salesman. If you are a sure-enough buyer and love a dollar well enough, the salesman can't make you buy his goods unless they are something that you really should buy. When you are insolent to a salesman it is more than likely to make the salesman think you are afraid of him — afraid he will be able to sell you some-

thing you don't want. The salesman may very possibly say to himself, "Here's another 'bush-league' buyer." You know what he means. Bush-league ball-players do a lot of umpire baiting to cover up "bonehead" plays, just as a good many buyers bluster at salesmen because they have n't worked out the fine points of the buying game and don't know of anything else to do. I don't think you should let the salesmen get you tabbed for a bush-leaguer. If you do, most of them will hand you their bush-league propositions. A buyer may be buying for a bush-league store, but he wants major-league propositions.

I'll admit that it's a lot of fun to offer to fight a Quaker — almost as much fun as telling a *risqué* story to a clean-minded man. It's also a lot of fun to bulldoze a waiter or profanely send an overdone steak back to the kitchen. It's easy to be what Broadway's initiated call a waiter-fighter, but I don't know whether it pays. A friend of mine, who is a retired waiter, says it does n't. Says he,

"Never cuss a waiter and never send anything back to a cook. If you can't eat what the cook sends you, it's better to refuse to pay for it than to send it back. — Thanks, I'll take a glass of Pilsner. — You see you can't ever tell what a waiter or a cook will do to you if you get 'em sore."

Salesmen are almost as dangerous as waiters and cooks. You never can tell when a salesman will be able to do something to you or what it will be. It is well for a buyer to consider that the salesman's house sees the buyer's house through the salesman's eyes, and that the salesman is frequently the arbiter of many of the disputes that arise between the buyer and the salesman's employers. Furthermore, a buyer does n't always succeed in extracting a large amount of immediate satisfaction from bullying a salesman, for there are some salesmen who make a practice of matching insolence with insolence, on the theory that a bullying buyer is a "bluffer" and needs to have "his bluff called." Is that good salesmanship? We are n't talking about

the selling end of salesmanship, but about the buying end of salesmanship, so I shan't attempt to answer the question. However, as a matter of fact, you never saw a salesman being thrown out of a buyer's office or carried out on a stretcher, did you?

Getting right down to brass tacks, a buyer should n't stall, or pose, or try to gratify his vanity, or indulge his domineering spirit, but he should endeavor to impress the salesman as quickly and as fully as possible with the following idea: "We have dollars to sell for merchandise that will make more dollars. Our dollars are the best dollars and are worth more to you than any other dollars in this town because we are the biggest, or the best, or the most aggressive, or the most intelligent, or the most fashionable," — or whatever it is that makes the buyer's dollars the best dollars. In other words, a buyer ought to try to sell his dollars to the salesman just as the salesman tries to sell his merchandise to the buyer. Anybody can huddle up like a moulting canary and listen dejectedly to a sales-

man's talk, but it takes a real, genuine buyer to sell his firm's dollars to a salesman to the best possible advantage.

An order placed with a salesman at the extreme discount and dating, with every concession included, is frequently not a purchase until the salesman's house says, "We accept." In other words, you may put it over on the salesman without putting it over on the house. The best way to draw forth the last drop of discount, dating, and concession from both the salesman and the salesman's house is to make the salesman believe that your dollars are the best dollars in your town — or territory. A buyer should try to put a salesman in a position where the latter believes and writes the following to his house, "Inclosed find order from So-and-So. You will note that I have gone the limit with these people. The reason I did so is because they are the best people in town," etc., etc. Remember, "they all look good, when they're far away," and if you make it strong enough with the salesman, he will probably be able

to make it strong enough with his house.

Of course, there are concerns which have only one discount. You could hypnotize one of their salesmen and get him to play dead or let you stick pins in him without getting better than the "regular discount." There is "possytively nothing doing" on an "extra five," or anything like that, but at the same time I think that the buyer who convinces one of these salesmen that the buyer's house has the best dollars in town may get a little better service for those dollars, even if he can't get a better price. And certainly the best way for a buyer to make sure that the "regular discount" is the "extreme discount" is to make his firm's dollars look big to the salesman. After all, our first text was n't so bad, for we reach an ultimate conclusion which is very nearly "on all fours" with the first text, because we have to admit that a buyer who loves his dollars well enough can describe them to a salesman in such a way that the salesman will go the limit to get some of them. That is enough for the first text, although I have a

suspicion that we shall work back to it again before we are through.

Now to get back to bullying salesmen: while I don't think a buyer should be a bully, neither do I think a buyer should let a salesman get the bit in his teeth. A first-class salesman works up his selling methods and selling talk with a view to their psychological effect, if you want to call it that. Maybe you're not afraid of psychological effects. I am. Any one should be who will pay a premium to Tyson's for theater tickets, sit next to a bad breath, and get worked up to a point where he sincerely hopes the leading man will win the heart and hand of the star, although he knows that in real life the star is the leading man's grandmother. If dramatists and actors can get me going on that kind of proposition, why can't a good salesman get me going on his proposition? He can — if I am not careful. Mr. Belasco can work up to a dramatic situation that will carry you off your feet if you remain silent and attentive, but he can't create a situation that won't fall flat

if you should shoot out an irreverent question in the midst of it. The same method works pretty well with salesmen.

Some time ago a salesman came to us with a proposition of such proportions and so much out of the ordinary that the people downstairs would n't touch it. They sent it right up to the top floor. The salesman who had this proposition in charge was "some" salesman. We had heard of him and we made an appointment with him in the same spirit as a man who was going to fight a duel would assent to the time, place, and weapons. The day and hour arrived. The salesman had so much to show us that it could n't be spread out on an ordinary desk, so we took him to the directors' room and let him set the stage to suit himself. He got us to sit down and then maneuvered himself into a position where he would have the light on us, just as an experienced duelist should. There were two of us and only one of him, but notwithstanding that, we were pretty evenly matched. This salesman spoke with a soft drawl that was

difficult to identify with any particular locality. My associate said afterwards he thought the man was a Southerner. I was of the opinion that he got his accent along the north shore of the Ohio at some place like Shawneetown, Illinois; but it isn't material whether he was Southerner or Northerner, for he was surely a corking good salesman. He did not speak fluently, although it was probably an effort for him not to do so. He interpolated his arguments with quaint colloquialisms, and after he had driven home a point with impressive emphasis, he would sugar-coat it with an engaging smile and some self-depreciative and ungrammatical remark, such as, "'Course, I may be wrong, but it looks thataway to me. You gentlemen know better than me."

To make a long story short, this man had a perfectly impossible proposition from our standpoint. It would have taken thousands of our dollars and it was n't even a good gamble — at least, I did n't think it was before I went into the directors' room that morning nor after I came out. But when I was in there,

inhaling the opium distilled by this human poppy, the proposition looked pretty good. I felt myself slipping. My associate was already stretched out on a cloud. We came very near spilling the beans. Just one thing saved us. I was on the point of being wafted out of my chair and out of my mind like a thistledown, when I noticed that great beads of perspiration were breaking out on this salesman's forehead. It was a chilly morning and the steam was n't on in the directors' room. In spite of his easy and ingenuous manner this salesman was using the last ounce in him. After all, he was only a salesman — a very good salesman, but a very human and commencing to be a very sweaty one. The spell was broken and we commenced to ask him questions. When he seemed to be approaching a climax in his argument, we interrupted him with a question and made him answer it before he proceeded. At the first question, he looked annoyed, at the second he stammered, and at the fifth he commenced to gather up his papers.

There you have it. Don't let a salesman pull off his sales talk in exactly the way he has it planned; spoil his climaxes just as a piping voice from the gallery sometimes spoils an intense and convincing dramatic situation on the stage. But don't ask obvious questions, because a good salesman is usually ready for them. He generally has a version of his selling talk that will turn any such question to his own advantage. When you ask a salesman a question and he says he's glad you asked it, but nevertheless goes ahead with his regular line of talk without answering the question, don't let him get away with it; stop him and make him answer the question at the point where you asked it.

When a buyer is up against a good salesman, he should break up the salesman's attack at frequent intervals. Interrupting the salesman by asking non-committal questions is one way; another is to check him on any line of talk that does not interest you. If a buyer, like a judge in speaking to a lawyer, will say, "Mr. Salesman, pass on from that

point to any other you care to present," it will ordinarily throw the salesman out of his stride and strip off the artifices of salesmanship. Don't let a salesman feel that he has got you going. You can't prevent him from feeling that way by looking out of the window or yawning. He is familiar with that sort of thing, and if you let him get in all of his talk just as he has it rehearsed, the average salesman has enough confidence in himself to believe that you can't help being impressed. If you want the best a salesman has to give, you must not let him think he has made an impression on you, and the surest way to prevent it is politely to obstruct his efforts to marshal his arguments in the order and manner which experience has taught him to be almost unfailingly effective. Remember, it is n't so much what you think as what the salesman thinks you think that precipitates the bargain which you seek.

Suppose we now try to work around to our second text. A number of years ago, I was in Kansas City and ran out of clean shirts. I

visited the shirt department of a large clothing store. They had a large quantity of shirts in my size, but not a single pattern that I could wear. Honestly, you never saw such a bunch of shirts in your life. Finally, I asked the salesman if he had anything to do with the buying. In heartfelt tones he answered that he had not. Pressed a little further, he explained that the buying was done by a member of the firm. "He's the closest buyer in Kansas City," the salesman proudly asserted; "but he's so busy that after he gets the price where he wants it, he does n't have much time to pick out the patterns." I'm sure that most of the stickers are bought by buyers who spend so much time getting the price where they want it that they don't have much time or energy left to "pick out the patterns." If a buyer does not keep constantly in mind that he is buying to sell again, and that the ready salability of the article bought is as important as the price paid, he is pretty certain to buy a good many stickers. A buyer should be something more than a skillful swapper of dollars

for yards or pounds or dozens of merchandise. Many a retail store with a good location and a top rating in the credit guides is held back by its buyers. A buyer ought to think of merchandise in terms of style and salability as well as in figures of dollars and cents. If a buyer has n't good taste, if he does n't know the styles of to-day and is n't a pretty accurate guesser of the styles of to-morrow, he is n't a good buyer — provided, of course, that style counts in the things he buys.

It is natural for buyers to place price and delivery above all else. They are important things, of course, but a buyer can make some dreadful mistakes if he becomes too much absorbed in these two points. That this is true of the buyer who purchases goods for a retail store or a jobbing house is so obvious that it requires no discussion here. It is also true of the purchasing agent of a manufacturing concern. I know a buyer who every day visits every sales department and every manufacturing department of the concern for which he buys. With his ear to the ground in every de-

partment he is able to plan his purchases with a full knowledge of what is happening and a pretty fair conception of what is going to happen. He does n't depend on his shop order files alone, and I think he has saved many a dollar by his method. Not every purchasing agent finds time to do this. I know of one who devoted all of his time to studying materials, prices, and deliveries. No one could buy more cheaply and no one could get the material into the factory on a more satisfactory schedule than he. Yet he caused his company to be mulcted to the extent of one hundred thousand dollars in a single damage suit against it. The way of it was this: His company was using a certain material in large quantities; he had maneuvered the price down as low as he could get it. According to his conception of his duties nothing remained for him to do except to get better deliveries. In his characteristic way he went after the manufacturers of the material on the question of delivery, with the result that they greatly increased their manufacturing capacity. It was a fine

piece of work on his part, but unfortunately he had failed to inform himself that the engineers of his own factory were developing a new material which would render useless to his factory the material about which he was so much concerned. Perhaps it was n't entirely his fault, but the fact remains that the damage suit would not have been brought if he had kept a trifle more closely in touch with the other departments of his own company.

No, it is n't easy to be a good buyer, and I don't think any one can tell a man how to be a buyer. Certainly I cannot. Disputing a salesman's statement that he has made you a low quotation, excusing yourself to a salesman who has nothing to interest you, getting rid of a salesman when he is done and does n't know it, are questions of etiquette rather than of buying. You know as much about etiquette as I, and very probably you know a good bit more about buying than I do. There are only a few things about buying that I know. One of them is that if you love a dollar you are cautious in your buying, and cau-

tion is a quality that every good buyer must have. Not long ago a salesman came into a factory to sell some files. He did n't ask for a large order until his files had been thoroughly tried. He merely suggested that the buyer place an order for a "sample lot" of the files. The buyer was willing to do that, but he wanted to know just what the samples were going to cost. A hasty calculation showed that the "sample lot" of files which the salesman wanted him to order would cost over a thousand dollars. He did n't buy. I am informed, however, that several buyers did order "sample lots" of these files. You would n't believe it possible in these days of signed and countersigned buying orders, but I suppose the unwary buyer authorized the purchase of the "sample lot of files" and subordinates filled in and footed the prices. A buyer who really loves a dollar would not buy a "sample lot of files" without knowing their exact cost. True affection for his firm's dollars has checked many a buyer on the brink of a disastrous purchase.

We are back to our first text again, and I think we shall always find that in one form or other the love for a dollar enters into every phase of buying. Even when a buyer forces himself to remember that salability is as important as price, he does so because he thinks too much of his dollars to part with them for goods of doubtful selling quality. Yes, sir, the advice, and about the only advice I can give a buyer, is to learn truly to love his firm's dollars.

VI

GETTING YOUR MONEY

Most of the adventure was squeezed out of the collection business in 1898. I am pretty sure of the date, for my youthful zeal as a collector brought me several croppers before I got accustomed to the Federal Bankruptcy Law. It was in 1898 — I am fairly certain of that.

The Bankruptcy Act works against a collector a good deal as ground rules operate against a batter. It is discouraging to walk up to the plate and bat out a home run and then be anchored at second base by ground rules. It is equally discouraging to travel all night on a local train, snatch a hasty breakfast at a country hotel, rush over to your debtor's house before he has started down to the "store," threaten and cajole him into a security settlement — and then, one hundred and nineteen days later, have to surrender your security to the trustee in bankruptcy

because three kid-gloved creditors, who never missed a single luncheon at their club, got together over a cocktail one day and decided to have your man thrown into bankruptcy.

The Bankruptcy Law is a terribly unjust law if you happen to be the most alert creditor. On the other hand, if you chance to be one of the creditors who were asleep at the switch, the Bankruptcy Act is a beneficent feature of modern commercial law. However, it presents a sort of difficulty now, because this is intended to be an instructive article, and I hesitate to introduce any of those picturesque and semi-lawless achievements that stud the careers of most of the old-time collectors. I am afraid that you would not regard as instructive a discussion of how an insolvent debtor can be choked into giving a collateral pledge or a chattel mortgage. The incident might be interesting but it would not be instructive, since your debtor, when he had recovered his breath and instructed his lawyer to cause your arrest for assault and battery, would probably be advised to go into bank-

ruptcy and have your pledge or mortgage set aside. Lawyers know that the deepest revenge an insolvent debtor can visit upon a diligent creditor is to rob him of the fruits of his diligence by going into bankruptcy.

Nowadays collection diligence in respect of a wholesale account is likely to prove largely unavailing unless a considerable degree of credit diligence has been constantly exercised from the inception of the account throughout each succeeding transaction. The collections of a manufacturer or jobber are for the most part mere incidents in the daily routine of an alert and well-organized credit department. It is only when a cog slips in such a credit department that a wholesale collection detaches itself from its credit mooring and floats out as a derelict, to be salvaged by the collector or adjuster. With retail collections it is quite different. The retail credit man ordinarily has fewer authoritative sources of information about a prospective customer, less time in which to avail himself of them and — most important of all — practically no means of

keeping so intimately informed about a customer's pecuniary affairs that a failing financial condition can be detected before the customer has become notoriously delinquent. In a sense, a retail credit may be said to become a collection the instant it is made. That is the greatest distinction between the two; good wholesale collections depend chiefly on good credits, while in most retail stores good retail credits depend principally on good collections.

This brings us to what I am trying to write about, namely, collections — irrespective of whether they are wholesale credits gone wrong or retail collections that prevent retail credits from going wrong.

Naturally a definite due date is an important factor in collection work. One of the most dangerous things a credit man or merchant can do when he extends credit is to say — or intimate — that the time of payment will be permitted to coincide with the customer's convenience or any other event that is the least uncertain in point of time. In extending credit

to a mechanic, I should much rather have his agreement to pay me a dollar per week for fifty-two weeks than his promise to pay as quickly as he can — even though a literal performance of the latter undertaking would probably result in an earlier settlement of the debt. In opening an account with a Mississippi merchant, I should much rather have his definite promise to pay on December 1 than an agreement to pay as soon as "cotton commences to move," although cotton usually commences to move before December 1. In collection-making, as well as in credit-making, it is important that the time of agreed payment shall always be determinable by the calendar. Next to an absolute refusal to pay at any time, an insolvent debtor's promise to pay when he is "able" and the collector's impotent acceptance of that promise mark about the most hopeless form a collection can assume. I should rather take from an insolvent debtor an unsecured note due on a definite future date than his promise to pay when he is "able," even though neither of us had any

good reason to believe that the note could or would be paid on its due date.

When a note or account becomes past due and has entered the precarious state, a creditor should make up his mind very promptly whether he wants to bring suit or whether he does n't. If he does n't, he should keep the obligation as crisp and fresh as possible. If he takes a note, the creditor, of course, wants security, but a future-due note without security is better than a past-due obligation on which the creditor is unwilling to sue.

I do not have in mind alone the acknowledgment of a debt that ordinarily results from the giving of a note. Greater than that are the benefits to a creditor that frequently follow the execution of a promissory note or other negotiable instrument by a delinquent debtor. Although scarcely a typical illustration of what I have in mind, I am moved to relate the very remarkable result that was once produced by a St. Paul tailor's determination to change the status of a certain delinquent account. The debtor in question was

a sort of promoter who had become indebted for a suit of clothing. The repeated presentation of the account by the tailor had brought no payments of any sort. Finally he decided, as distracted creditors frequently do, that "something must be done." He so informed the promoter and concluded this emphatic declaration with the heartfelt question, "Can't you do anything?" The promoter was not impressed. In fact, he was rather amused, and, to show both his amusement and unconcern, replied, "I might give you a sight draft on the Czar of Russia." The tailor, through a politic desire to show his appreciation of his debtor's humor or else because he was too much discouraged and exasperated to care what he said, replied that he would accept a draft on the Czar rather than let the account remain in its present condition. The promoter, although he had no claims upon nor credit or acquaintance with the Czar, proceeded to prepare a draft upon the "Little Father." The tailor, feeling perhaps that the debtor's fantastic act constituted at least an

acknowledgment of the debt, took the draft and went on his way. A series of circumstances not necessary to relate here resulted in the draft being deposited in the tailor's bank, whence in due course it arrived in Russia. The promoter had entirely forgotten the incident, when a couple of months later he received a communication from a bureau head at St. Petersburg, containing the information that while his draft had in that instance been paid, he must in the future refrain from making drafts upon the Czar personally, and must instead make requisition on the writer of the letter, such requisition to be accompanied by a full explanation of the services covered. This story is vouched for by a prominent and, I believe, truthful member of the Minnesota Bar, who had an intimate acquaintance with the drawer of the draft.

Perhaps it does n't much matter whether the story is true. If it is true, it does n't prove anything, unless we want to accept the theory that Providence is on the side of the creditor who refuses to let his accounts grow stale.

However, I believe that one of the most important things in the collection business is to get your debtor to "do something" — for, if nothing else can be done, it is important to keep him alive to the moral obligation that rests upon him. This phrase, "do something," appears quite frequently in dunning letters, and is often used by collectors in their oral interviews with debtors. It is a good underlying motive for a collector to have, but it should not be defined in such general terms. The something a collector wants a debtor to do should be definitely in the collector's mind and approached with all of the adroitness at the collector's command.

A creditor always knows what he most desires a debtor to do. He wants the debtor to pay in full. If he can't have his first wish, he should know definitely what his second wish is and work definitely toward its accomplishment. A substantial part payment is usually the creditor's second choice. Then comes security for the entire debt. And finally, if nothing better can be obtained, and the credi-

tor does not care to invoke the aid of the courts, an unsecured note is probably the creditor's best remaining alternative — and last, but not entirely to be despised, just a plain, ordinary, honest-to-goodness promise to pay on a certain date.

A plain appeal for a plain but definite promise occasionally has gratifying results. I remember that one December, about ten years ago, I decided to send a New Year's greeting to a lot of debtors whose indebtedness we intended to wipe off the books as uncollectible at the then fast approaching close of our fiscal year. The letter which we sent was pronounced by my superior officer, "About the silliest thing I ever saw." It started out with a more or less poetic reference to the dawn of the new year. We proceeded on the assumption that delinquent debtors are particularly conscious of their indebtedness on January 1, although I do not believe they are, nor that the emphasis laid on this point had anything to do with the success of our letter, except as it afforded a slightly different and

decidedly less peremptory introduction than is found in most dunning letters. The important money-getting paragraph in this letter proved to be the following: —

"From what we believe to be true of you as a man, the fact that you have not paid us can mean but one thing, namely, that circumstances over which you have had no control have prevented you from paying. It would be an impertinence for us to inquire into those circumstances. They are a part of your own private affairs. All that we ask of you now is that you tell us when you will pay. If you name a date when you will pay, we know you will do it. Your statement of the exact date upon which we may expect payment will be helpful to us because we have the same problems of raising money that you have. We are a large concern, to be sure, but for the same reason that a farmer keeps no more horses in his stable than he needs to plough his corn, we keep no more money in our business than we actually need. Therefore when you write us when you will pay, a little cash

will also be appreciated if you can spare it now, etc."

You can't blame the man who called this a silly letter, yet it brought several hundred dollars in cash and promises that ultimately netted several thousand dollars. One of the latter was from a gentleman who had been discharged in bankruptcy. He said: "I guess you don't know I'm an adjudicated bankrupt and don't owe you a cent under the law. If you did, you would n't write me that way. I don't have to pay you, but I will on May 1." He did. Another gentleman from the "Blue Grass," who had impoverished himself through his fondness for race-horses, wrote: "I've never welshed yet. I'll send you the money by July 1." He sent part of it then and the rest later. Yes, sir, I'm a great believer in a promise that names a definite date of payment, no matter who gives the promise.

If I could announce a method that would unfailingly extract cash or security from debtors, — good, bad, or indifferent, — this

would be a very valuable article. In fact, if I had any such method, I doubt if I should be generous enough to disclose it here. But I can give you some of my theories about the technique of collection-making. You must take them for what they seem to you to be worth. The most that I can say in support of them is that I have practiced these theories with some success.

When a collector tackles a delinquent debtor — either by correspondence or in person — I believe he should proceed on the theory that he has something to sell to the debtor. If you have read the preceding chapters you already know that I regard *buying* as the *selling* of dollars. I am equally convinced that *collecting*, when truly defined, is simply another form of *salesmanship*.

What is it a collector can sell to a delinquent debtor? Perhaps the answer depends to some extent on the kind of debtor. I don't mean by this the debtor's character or temperament. I have encountered a good many different debtors and I have n't the faintest concep-

tion of the characters of any of them — not even the worst deadbeat among them. When I say the answer depends on the kind of debtor, I mean that it depends on some such thing, for example, as this: whether the debtor is execution- and garnishment-proof; or is a solvent farmer who has stood off the grocers and implement dealers through so many crop failures that he has become habitually slow in paying his debts; or is a person who imagines himself so rich and powerful that a tradesman's unpaid bill has no significance except that the debtor has n't time to check the bill and sign a check. Those are a few of the several types with which a collector may have to deal.

Let us consider the execution- and garnishment-proof man. "Bullet-proof" and "bomb-proof" are phrases that are frequently applied to him. What can the collector sell to such a debtor? There are several things, but all of them are specialties, and the collector has to work up their sale as carefully as the specialty salesman develops a purchaser's interest in

his goods. Some of the things that can be sold to a bullet-proof debtor in exchange for his reluctant dollars are self-respect and vanity. I have encountered a good many debtors who were not commonly regarded as possessing much self-respect, but in most cases it proved that some semblance of self-respect could be aroused within them. A collector has the considerable advantage over a salesman that he need not be entirely sincere, while a salesman should be entirely so. If a collector's approach to a debtor is marked by a distinctly cordial and friendly manner, the debtor is usually disposed to accept the collector's deportment as truly indicative of his state of mind. On the other hand, a buyer is inclined to suspect that excessive courtesy, or more than ordinary geniality, on the part of a salesman is assumed for the occasion, and he is more likely to be annoyed than impressed favorably.

Personally, I am a great believer in giving a debtor a hearty handshake when I introduce myself to him. If a male and not one whose age or station would make such a familiarity

in bad taste, I like to use the old-time exhorter's method and put my left hand on the debtor's right forearm when I shake hands with him. I have had that sort of thing done to me, and I positively loathe it, but with the average debtor it seems to be one of the most conciliatory and confidence-inspiring things a collector can do.

It is a mistake for a collector to hem and haw about his mission. When he is shaking hands is the time to declare it. If he does n't, the handshaking is n't much good. When I was actively engaged in collection work, my favorite — and most successful — opening speech was this: "I'm Maxwell of the So-and-So Company. I've got that little account of yours with me. Guess you overlooked it — or something. Anyway, I guess you don't generally let an account get in the past-due file this way."

That does n't sound like much, but it represents some experience and a good deal of study on my part. First of all, it is man-to-man talk without any frills — and, by the

way, "reckon" should replace "guess" when one gets south of the Ohio River. In the second place, this greeting contains no implication of reproach or lack of confidence, but does imply that you have a good opinion of the debtor which you confidently expect he will fully justify. In the third place, this kind of approach puts it up to the debtor to explain everything to you. In my days as a collector, no debtor whom I had approached in this manner ever came back immediately with a flat refusal to pay; this despite the fact that I have worked on a good many collections where breach of warranty was claimed or some other disclaimer of indebtedness was made.

In my judgment it is important that a collector should encourage a debtor to talk, and that the debtor should divulge his entire list of excuses — or grievances — before the collector commences to do his talking. A good collector is always genuinely sympathetic when a hard-luck story is told. He can be that without being any less resolute in his deter-

mination to get an immediate cash settlement. Likewise, if the debtor disclaims indebtedness, the collector should be capable of listening patiently and attentively to the debtor's attempted justification.

I remember that a good many years ago I was in a little town in southern Illinois, collecting for a harvester company. For several days I had been driving out among the farmers. Finally I cleaned up the county except for one dilapidated old note which had reposed for several years in the collection files of the local attorney. One rainy Saturday afternoon I asked for the note. The lawyer laughed at me. "Nobody can collect that note. I've tried it, and three or four collectors before you have tried. As a matter of fact, the fellow does n't owe it. You people took the binder away from him over in Indiana without due process of law, sold it for $12, and now you're trying to collect the balance. This fellow is a jackleg carpenter around town here. He just makes enough to live on, and he could n't pay if he wanted to — which you

can rest assured he does n't want to do. Furthermore his wife is a virago and is liable to throw boiling water on you if you go down there."

While this was not an alluring collection, it was in the line of duty. I found the man in his henhouse, where he was repairing the roosts. He was not anxious to talk about his indebtedness, but appeared quite ready to quit work. The silencing of his hammer strokes soon brought his wife upon the scene. She proved to be all the lawyer had said about her. She called my company and me all of the names that a chaste woman could well include within the limits of her vocabulary. I am not certain that she did not exceed such limitations. With hat in hand I listened fearfully but, fortunately, with a most respectful manner. At the conclusion of her tirade, withdrawing a threatening and formidable fist from the near proximity of my nose, she remarked with a sigh of relief: "You are the only one who would listen to me until I got through. Now you know what I think of you.

We've got eighty dollars in the house. If you want that, you can have it, just because you're the first one that's ever come around here and treated us like we was white folks." Thus, practically without saying a word, I made a comparatively good-sized collection on a tolerably worthless claim — so worthless, in fact, that the local lawyer disbelieved my assertion that I had collected eighty dollars on it, and neglected to claim his commission.

When a debtor has had his say is time enough for the collector to start in. A pretty good way for a collector to commence when he has heard the debtor's story is to say: "I knew there was something like that or you would n't have let this thing run the way it has." This satisfies the debtor that his statements have been taken at their face value. He has had his say and relieved his mind. He is hardly in a position to turn an unheeding ear to the collector's remarks.

Suppose a debtor claims he does n't owe the debt. After the collector has heard the debtor's statement, it is up to him to say in effect:

"I know exactly how you feel about this. You want to be fair and square, and so do we. The trouble with both of us is that neither of us can look at this proposition the way a third party would, and the trouble with third parties is that when you get twelve of them in the jury box and another up on the judge's bench, it costs both sides a lot of money to find out what disinterested third parties are going to think after all of the facts and law are brought out by a gang of high-priced lawyers. Then, if the fellow who loses the suit is dissatisfied and wants the higher courts to pass on the case, there is a lot more expense, not counting the time and worry and bother. You can get plenty of good lawyers who will advise you that you can beat us in a suit. We can probably get just as many who will advise us that we can beat you. They will all be honest about it, too, but in the wind-up you and my house will have some good big bills to pay, no matter which way the case goes. If there was n't anything involved but dollars and cents, my house would a good deal rather com-

promise with you than bring a suit. They know there's no money in lawsuits. So do you and so do I; but here's the point: My house can't afford to lie down on a proposition like this. If they did, it would be talked about all over the country in no time, and, as you can readily appreciate, it is better for them to carry a case to the Supreme Court — even if they finally lose it — than for them to lie down. You know what I mean. Now, what do you say to this: Before either of us starts in to buy law, suppose you and I try to forget that we are interested in this case, and see if we can't look at it just as if we were a couple of jurymen. We won't argue with each other, but we'll take up each point and discuss it from both sides, and try to make up our minds how a jury or the Supreme Court would look at the case. What do you say?"

With variations I have used this line of argument in the attempted adjustment of a good many disputed claims. I have n't always succeeded in getting the desired adjustment, but I have never failed to get a disputatious

debtor to open his mind to an unheated and fairly intelligent consideration of my side of the case. What is it that the collector sells to the debtor in this instance? Partly self-respect, partly vanity, and partly something else. Self-respect, because no self-respecting debtor can preserve his dignity and decline a courteous and tactful challenge to put his cards on the table. Vanity, because you give him credit for being a fair-minded man and ascribe to him all of the knowledge of the courts and litigation that you yourself possess. To justify your opinion of him he is virtually obliged to join you in your proposed judicial consideration of the disputed debt. As to the other things you try to sell him, one is the conviction that he is in for a lawsuit if an amicable settlement cannot be effected. You don't threaten a suit; you merely treat it as an inevitable, regrettable, and unprofitable necessity unless you and he can avert it by making a friendly adjustment. Few men enjoy lawsuits, and if you deprive the average man of all excuse for a heated discussion of his

case or emphatic prophecy as to its result, his enthusiasm for litigation is likely to depart as rapidly as the joyousness of a belated reveler when overtaken by a chill November dawn.

Now let us come back to the man who alleges no defense, but has a great many excuses — the hard-luck man. You tell him you know he wants to pay and intends to pay. You did n't understand why he had n't paid until he told you why. Now you know; his excuses are perfectly good; no apologies are necessary; you will explain it to the house so they will understand it as well as you do. Everything is all right up to date, but now a time has come when the house is asking for money and is depending on you to get it for them. What excuse can you offer for not collecting this account? None whatever. If you can't collect this account, you've got to admit that you're a mighty poor collector. Here's an account that is absolutely good. Anybody would be glad to have it in their books. How can you go back to your house and admit that you couldn 't collect it? That the man has n't

got the money won't go as an excuse — not unless he is the kind of man who does n't stand well enough among moneyed people to raise a few dollars when he runs a little short. "Listen, Mr. Debtor, you know there is no excuse I can give them for not collecting from you."

It is probably unnecessary to continue this hypothetical conversation. It is enough if I have made clear what I mean when I express the opinion that a collector should try to sell self-respect and vanity to a debtor.

Once I had a traveling collector down South who could n't collect from negroes. I had written him how to do it. Finally he wrote me, "Maybe you can, but I can't." That "maybe" got under my skin, and I got on the train. When I joined out with him, as they say in the circus business, he had a case ready for me. It was a debt against a black man, named Sam Jackson, described by local authorities as "the most no-'count nigger in this State. He married a yellow gal that used to work for the Carters. They got a little place

worth about eight hundred dollars, but she won't sign a mortgage."

We went out to see Sam and found him working for wages — far below the wage exemption. "Yessuh, I'd pay if I could, but I just naturally kaint. Security? How I gwine give security? My wife? Yessuh, I'm just the kind of a man you-all gemmen says I is. Yessuh, I aims to pay, and if you kin git Lucella to sign a mortgage, I'se perfectly willin', yessuh."

We returned to town and hired a handsome surrey and two handsome gray horses. We did not take a negro driver. Alone we drove to see Lucella. Flattered she undoubtedly was, although scarcely enthusiastic about giving a mortgage on their little farm. The pleasurable experience of driving back to town on the rear seat of a surrey with two "white gemmen" in the front seat finally overcame her reluctance to come face to face with the mortgage question. We picked up her husband and started back to the courthouse, meanwhile asserting and reasserting our con-

viction that within her heart dwelt that fine sense of the obligation of a debt which distinguishes the high-class colored person from the ordinary negro. Unhappily, however, our ignorance of local geography permitted us to drive past the Carter mansion, and Lucella insisted upon alighting and consulting Miss Hallie. With heavy hearts we continued with Sam. We prepared the mortgage and awaited Lucella's arrival. At length she came, distinctly defiant. "Miss Hallie says I ain't got no call to sign no mortgage."

"Dats allus the way with a woman," Sam sagely remarked.

He thereby gave us our cue. "Lucella, have you less pride than Sam? You've been raised as well as he has, have n't you?"

I placed a pen in her unwilling hands.

"No, suh, I just ain't going —"

"I knew you would, *Mrs. Jackson.* You sign right on that line there."

She signed, and the court official cynically took her acknowledgment of her act and subsequently remarked, "I'm mighty glad some-

body can make those two niggers do something."

Instead of inspiring my collector, I caused him to resign, for he said that he would never call a negro woman "Mrs." Personally I don't think it was the "Mrs." alone that induced Lucella to sign the mortgage, although the use of that word no doubt had a part in the final result. I tell the story because I think it illustrates how vanity can be sold to a debtor. Perhaps it will interest you to know that we permitted Sam to pay the debt as he found it convenient and that Lucella probably still lives in the same little mud-chinked log cabin.

Farmers frequently present a great collection problem; not because farmers don't pay their debts, but because they don't always pay as promptly as manufacturers and jobbers expect a country merchant to pay for the goods he has sold to the farmers. If I were a country merchant, had a lot of good but slow farmers on my books, and needed money to pay the jobbers and manufacturers with whom I dealt, I should state the case to my farmer cus-

tomers very frankly. As a starter I think I should tell them or write them something like this: —

"The manufacturers and jobbers from whom I buy goods like to have me pay them promptly, and I generally manage to do so. You know that I handle first-class goods and that I try to keep my selling prices as low as possible. The values and the service that the merchants in this town can give to their customers depend to some extent on their standing with their jobbers and factories. Prompt pay is the best standing a merchant can have, and that is the standing I try to maintain.

"You are my customer. I value your patronage. I want to keep it, and I know that I can keep it as long as I give you the right goods and the right service at the right prices. I have written this letter because I am sending you a statement of your account. I want you to understand, however, that this is not a dunning letter. On the other hand, if you feel like helping me out, I can assure you that the money will come in handy."

I know a good many farmers and I know a good deal about them. They are pretty good fellows, and while they frequently seem a trifle indifferent in regard to their notes and accounts payable, I have never known them to refuse to help a neighbor when he needed help, nor have I ever known them to refuse to help a good merchant when he needed help — provided he asked for it in the right way.

If I had a lot of fashionable millionaire delinquents, as many city merchants do, I should handle the collection of their accounts a good deal as if they were farmers. In both cases I should try to sell the sense of gratification that any one, whether farmer or millionaire, is likely to feel in bestowing a favor and at the same time discharging a debt that in any case would have to be paid some time.

Collection-making is probably the most human phase of business and the simplest and the easiest. Deadbeats there are and always will be, but it is surprising how many deadbeats will pay if their indebtedness can be presented to them in the right light. I know a

man who rarely pays a legitimate bill, but is scrupulously prompt in paying bets. It should be possible to raise some of his legitimate obligations to the dignity and importance in his eyes of one of his gambling debts. The trouble is, however, that ordinary collection methods do not suffice in his case. The usual progression from the perfunctory mailing and presentation of an account to the ultimate threatening demand for its payment embraces no collection method that has the slightest effect upon him. Yet I believe he would not be a difficult man to collect from if properly handled.

The collector should assume, or at least pretend to assume, that every debtor wants to pay and intends to pay. The debtor's past delinquencies should not be held against him; he should rarely be reproached with them, for, however satisfying this may be to the collector, it gives the debtor a chance to say, "If I have the name, I might as well have the game."

When a cash settlement can't be obtained, a secured note is usually the next best thing. It

has been my experience that the easiest way to get security is to press for cash long after you have given up all hope of getting it, and then, as a possible alternative and in the guise of a concession to the debtor, bring up the question of security. Here again vanity can sometimes be sold, for the ability to get a solvent surety to sign one's note is a sort of proof of one's financial standing. Failing either cash or security, a definite calendar date promise of payment, partial or entire, is the least a collector should content himself with, for one of the most important things in the collection business is to keep a debtor doing something even if it is no more than promising.

VII

CREDIT-MAKING

"How droll!" the young matron remarked as she finished reading a printed form letter which her husband handed her one evening.

The form letter had been addressed to the husband at his place of business and ran as follows:

With reference to your application for credit with us, let us say that we have availed ourselves of your references and will accommodate you with credit up to $100 [the amount inserted in typewriting] in conformity with our usual terms, which are, that a statement will be rendered on the first of each month for all purchases of the previous month and settlement must be made before the tenth of the month following the month in which the purchases were made.

Trusting that this will be satisfactory, we are,

Yours truly.

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The young matron explained: "You see it was like this. I had intended to have Measure and Cuttem make my spring suit, but I happened to be in Readymade's suit department the other day and they had a blue serge that nearly fitted me. I had no money in my purse and the saleswoman urged me to open an account with the store. I did n't suppose they thought they were 'accommodating' me or that they were going to write you about it. I thought I was 'accommodating' them by opening an account."

Credit departments of retail stores are not always quite so undiplomatic or ungracious, nor are young matrons always quite so ignorant of the functions and methods of a credit man, but credit-making is droll — very droll — just as the young woman said, and the average shopper has but a very vague idea of what a credit man is supposed to do.

Credit men can be divided into two principal classes: gamblers and grouches. Outside of these two general classifications are quite a number of other credit men, to be sure, but

it would take a long time to classify all of them, for nearly every one of them deserves a classification all by himself — such are the subtitles of credit-making when one decides to be neither a gambler nor a grouch credit man.

Gambling credit men are common. To be one is as simple as to be the *croupier* at a gaming-table. There is nearly always a percentage in favor of the house, whether it be gaming-house or merchandising establishment. The gambling credit man has his own estimate of the percentage against the buyer and makes his credits accordingly. Playing on a wide margin of profit and supported by a corps of efficient collectors, he will last a long time; I know some who have lasted for years and kick in under the table at every Credit Men's Association banquet and look as wise as anybody, while a Congressman from out West, who was formerly a notary public and attorney-at-law at Broken Bow or Wounded Knee, holds forth on the iniquity of Wall Street and the true inwardness of credits — the former represent-

ing a bucket-shop trade that went wrong and the latter a flier in second mortgages on western Kansas farm lands just before the last panic.

A gambling credit man, whether wholesale or retail, if true to type, is always ready to take a chance, but he does n't like to play with marked cards unless marked by himself. His investigations about a prospective customer call for about the same information that a prudent card-player would like to have about his opponents in a Pullman car poker game. An even break is all that a gambling credit man wants — an even break plus the percentage of profit that his house has included in the selling price. If an applicant for credit is a notorious deadbeat, the gambling credit man wants to know it, just as a poker-player would like to know whether his opponents are professional card sharps — but outside of that, almost anything goes.

The gambling credit man acquires a sort of sixth sense that is not so very different from the intuition of the gambler, commonly called

"wiseness." He turns down a credit risk occasionally for no better defined reason than sometimes prompts a gambler to "lay off" a poker game when both habit and inclination urge participation.

I don't know of any particular reason why we should talk very much about gambling credit men. If you are a deadbeat, there is always a chance that you can put one over on that kind of credit man. On the other hand, there is always the chance that he'll stab you with his little old C.O.D. stamp. You never can tell. And, oh, before I forget, let me warn you, dear Deadbeat, that a free-and-easy, take-a-chance credit man is usually a mighty tight collector. Usually he will take as many chances getting his money from you as he did in giving credit to you. Sometimes his confidence in his collection methods is what makes him so free and easy in his credit methods. Therefore, Mr. Deadbeat, unless you are bulletproof and shame-proof, be wary of the gambling credit man.

So much for the gambling credit manager.

Now about the grouch credit man — "grooly grouch" as the little boys and girls say. He can be one of two kinds. There are more than two kinds, but there are particularly two kinds. First, there is the frock-coated, white-waistcoated, clammy-handed credit man who has several building and loan books and a good pew at church, and at one time wrapped bundles in the "retail" or picked orders in the "wholesale." He'd rather save his company — "my employers" — a dollar than make them ten dollars. He is the sort of man who will stand in the cloak room at a credit men's dinner and tell the collection manager of an installment diamond house that *his* credit losses during the preceding year were only one nineteenth of one per cent. That's one kind of a grouch credit man. Really he is n't a grouch at all. He's never spent much money himself, — probably does n't even have a charge account at his own store, — and is naturally suspicious of any one who wants to buy anything on credit, but he's a pretty decent old fellow, at that. You know that kind

of man is always old, no matter what his age in years and months and days may be. He's old, that's all, but he's a pretty good chap and the world would be better if about ninety per cent of all of us were like him. He hates to make a credit, and, if he dared to express his own convictions, would probably advise everybody to pay cash for everything. However, he's the easiest collector in the world when sickness and misfortune overtake his debtors; but Mr. Deadbeat, your interest in him is purely academic, for such as you rarely put anything over on that sort of credit man.

The other kind of grouch credit man? He is a burly chap — burly of mind if not of build. Privately he may be a charming sort of fellow. Usually he is, for almost every man is charming when you really get to know him; nature has few moulds from which something worth while cannot be fashioned. The burly credit man does n't usually know very much about credits, but that is n't exactly a distinguishing mark, for scarcely any one knows much about credits. He likes to say to a sup-

plicating salesman or sales manager in a very gruff voice, "Nothing doing — absolutely nothing doing." There is a pleasure to him in saying that gruffly. The gruff part is particularly pleasurable. He is nearly always in the employ of a manufacturer or jobber, for his kind does n't thrive in the atmosphere of a retail store. This kind of credit man is usually the kind that can be placated, and therein lies his greatest weakness. He is particularly susceptible to acquaintance, for no one can be a grouch with everybody — the line has to be drawn somewhere. When he gets acquainted with a customer, he is inclined to extend credit on the strength of his acquaintance, and unfortunately his acquaintances are more likely to develop along social than financial lines. At creditors' meetings this kind of credit man is frequently to be seen chewing bitterly on the end of a cigar and confiding to all who will listen, "I can't understand it. I've known John for years — known him intimately. I can't understand it — no, sir, I can't understand it."

Acquaintance is a quicksand of credit. Real acquaintance would be an aid, but the kind of acquaintance with our customers that most of us acquire, when the customers visit New York or Boston or Chicago, or wherever it may be, is n't exactly the sort of acquaintance that helps us in making credits. We may become acquainted with the fact that a customer prefers thick soup to clear, filet mignon to fowl, and Eva Tanguay to Maude Adams, without really finding out very much about him. When we commence to count him our friend, we are more apt to inquire whether the September Morn cocktail and the Hesitation Waltz have struck his town yet than to try to check up his accounts and bills payable and receivable, stock on hand and cash in bank against his annual turnover, and compare the result with ditto of last year.

Being a "chilly proposition" or a grouch does n't help a credit man very much in the long run, for there is no ice so cold that it can't be melted and no grouch so deep that it can't be penetrated. Fear, however, is another

matter—quite. The credit man who is afraid of losing his employer's dollars, and grows irritable over it, acquires a grouch sometimes that is mighty hard to dissipate. That kind of grouch credit man will ordinarily watch a risky credit more consistently and constantly than the burly, bellowing kind of credit man. An ex-burglar acquaintance of mine says, "A bulldog is the biggest sucker in the world if you know how to handle him, but look out for them cowardly collies." There are bulldog credit men and collie credit men. Of the two, the latter are probably the more likely to nose out a customer's failing financial condition in time to prevent a loss, but neither is exactly the ideal type of credit-maker.

We have now considered three common kinds of credit men. Of course, no credit man is consciously anything like any of these three kinds and you could n't expect him to admit that he is; but who of us are able to see ourselves as others see us? Surely not I. Which brings me to my own personal ideas of credit-making. I have some of the best ideas about

credits, but at the same time am one of the worst credit men you ever saw. Just a moment ago I was comparing two bank statements. You know what I mean: those neatly printed statements of assets and liabilities that tell you everything — and nothing. By my rules of financial analysis one of these banks, according to its statement, figures about ten per cent stronger than the other, but my conviction is that the bank which figures the weaker of the two is in reality the stronger. Why? Chiefly because it is the older and larger and has a widespread reputation for stability. Although it has a greater proportion of wild-cat assets and has gone to greater lengths to boost the size of its surplus, I am willing to fall in line with the mob and say, "That's the bank for me."

This typifies a difficulty that so-called scientific credit men frequently experience. If you are a scientific credit man, your system may figure out one result while your natural inclination is to do the exact opposite, because every one else seems to be doing it.

Herein is a double-barreled credit truth. One barrel shoots forth this practical fact: the individual or business house that is old enough or big enough or throws a sufficient bluff to obtain a popular acclaim of credit worthiness, is not only likely to get a lot of credit, but is also almost sure to get a lot of assistance in troublous financial times. From the practical credit man's standpoint it is fairly safe "to string along with the bunch," for if the "bunch" happen to be wrong, they are going to be mighty slow to admit it and will ordinarily do almost anything to prevent the object of their misplaced confidence from blowing up and disclosing the full extent of their indiscretion. When the entire "bunch" is fooled, you seldom hear of a quick "blow off." There are sure to be a lot of creditors' meetings, reorganization plans, retrenchment schemes, and that sort of thing before any legal notices are pasted on the front door. And, ordinarily, the "bunch" are able to pull a popular debtor through.

The other barrel of this credit truth con-

tains a charge — or suggestion — to credit-seekers. If, in a majority of cases, the credit-giver, for the reasons aforesaid, feels a certain security in extending credit to the credit-seeker, who has already received credit in consequential amounts from a considerable number of other credit-givers, then, surely, considering future possibilities of financial stress, — as well as present facility in obtaining credit, — it profits the credit-seeker to establish an extended line of credit with several credit men in order that each may influence the others in the continuance of credit favors, and all combine to save the credit-seeker — and themselves — should financial difficulties threaten. Have I made myself clear? I hope not, for what I have said in this paragraph is solely to appease a sense of duty. In writing about credits, one should at least pretend to consider both the giver and the receiver of credit, but I am reluctant to offer any suggestions to the seeker of credit, for he — on the average — already has decidedly more effective and successful methods than the credit-giver.

Yes, there is a science of credit-making and it is practiced — up to a certain point — by a good many credit men. There are several books that teach the rudiments of this science. There are rules for estimating the liquidating value of various kinds of merchandise and accounts and bills receivable. There are rules for determining the proper ratio of debts owing by the credit risk to debts owing to him — and their proper relation to his stock on hand and cash in bank; then there are rules for determining the proper relation to all of this of his annual business — annual turnover is the neatest way to put it. These rules are good. They can't help being good, because they are mostly founded on statistics. Everybody knows that anything founded on statistics is good.

The only trouble with these scientific rules of credit-making is that when you commence to apply them you find that, outside of the Standard Oil Company and one or two of the larger railway systems, no corporation is really entitled to credit, and as for partner-

ships and individuals — well, I'd rather not say, for fear of hurting some one's feelings.

There you are. If you are consistently a scientific credit man, you can extend credit to scarcely any one; and when you abandon scientific methods there is an excuse for extending credit to almost every one.

As practiced, credit-making is n't much of a science. The science of the credit men who imagine they are scientific consists mostly in a collection of hobbies, prejudices, and superstitions. Some of my own, for example: In dealing with individuals, I am afraid of men with lobeless ears; of certain classes of professional men; of all owners of threshing-machines, sawmills, or race-horses; of all takers of tips; and of nearly all persons who speak with extreme emphasis — or naïveté — or unction. Absurd, you say? I know it. And since my prejudices against individuals in a credit sense are admittedly absurd, I shall not attempt to state my pet antipathies in respect of corporations and partnerships.

The scientific credit man may preserve a

few of his hobbies and theories and apply them now and then, but mostly he "strings along with the bunch" — and does what the bunch does when any of his credit risks come financial croppers. There can't be any real science of credit-making any more than there can be any real science of love-making. Credit is a personal thing. So is love. But success in either love-making or credit-making usually turns on extraneous circumstances. For example, the successful Romeo of a New England village might become a wall-flower in a Western mining-camp, just because of the difference in supply and demand. So it is with credit men. If your house is selling goods that every one must have, it is one thing to be credit man, while it is quite another if the goods that your house makes or sells have to be crammed down the throats of possible buyers before sales can be effected.

After reading this chapter, I don't expect you to know any more than you did before. I expect you to be like the gentleman who, after following the races for a year, stated that he

"came out even; I started with nothing and I've got nothing left." No one knows enough about credits to justify him in trying to explain what he knows. Nevertheless, it is perhaps wholesome for us to consider how little we really do know. That is good for us always, I am sure.

Credit came into existence because mankind reached a point where one man's needs for another man's goods outstripped his ability to make instant payment in things of value that the owner of the goods was willing to accept. Then came the adventures of commerce; the act of seeking the products of foreign countries in exchange for the overproduction of home-grown products. The men who had the hardihood to fare forth on this quest needed to receive credit — and they did. Upon their honesty and success — more particularly upon their success — depended the continuance of their credit. Death and disaster proved the need of evidence of these credit transactions, and bits of writing in a certain technical form came to play a useful

part in the mechanics of credit. From this beginning has been built up the credit system that partially answers our modern needs. At best it is a flimsy structure, built on faith and hope and perhaps on charity too. If the whole world were thrown into liquidation to-morrow, the whole world would be insolvent if its assets and liabilities were measured by the ruthless rules that guide a scientific estimate of credit worthiness. Hence, there are few good credit risks from a scientific point of view. And when you throw away the science of credits — as you must — what is left? Nothing but guessing.

Credit is a curious thing; sometimes as sensitive to attack as a woman's reputation; sometimes as steadfast as her virtue; sometimes, alas — but why say that? A man's credit — like a woman's virtue — is what it may turn out to be. Who can tell? But however doubtful and distrustful a credit man may be, and to some extent he must always be both, he ought to be unfailingly a good fellow — the best fellow, the most tactful, and the most

considerate in his company's whole organization. He should never send out form letters such as the young matron's husband received. He should never growl like a watch-dog. He should always remember that he is a salesman — a salesman of "charge accounts" or "lines of credit." And he should also realize that a bad "credit" is simply a bad sale of a "debit."

VIII

THE MANAGEMENT OF TRAVELING MEN

How easy it is to say, "I am managing the traveling force of So-and-So." Easy to say and sounds good, too, but it is n't an easy thing to do. In fact, I never saw any one really manage a force of traveling men.

One of the reasons why it is hard to manage traveling men can be found in a little red book called the "Official Hotel Guide." This book contains the names of most of the hotels in the United States, and a majority of them are unconscious foes to efficiency on the part of their guests as well as remarkable examples of inefficiency themselves. The bad cooking, untidy housekeeping, and general squalor of the average commercial hotel make it difficult for a commercial traveler to maintain constantly the fervid enthusiasm about his house, his goods, and his job that the man who is "managing" him counts on when figuring out the

"propositions" that are to be "put across" by the traveler.

A traveling man leaves the home office with fresh samples in his sample case, crisp new bank-notes in his pocket for expenses, and the instructions and admonitions of the sales manager at least partially remembered and understood. He is filled with determination to make this trip the biggest one on record. He will show everybody what he can do. Yes, sir, he feels just like tearing up the earth this time. He is brimming over with enthusiasm, energy, determination, self-confidence — and anything else you care to name that a traveling man should brim over with when he starts out on a trip.

"Tacks-ee-keb, sir?" Yes, why not ride down to the station in a taxi? It won't cost much more than that big imported cigar the boss gave him yesterday. So down to the station he goes in a taxi.

"Could n't get a lower for me, could n't you? Well I guess I'll have to take an upper, then." An upper berth and a nice bright light

right over his head until midnight; the junction at five in the morning with a zealous porter waking him at four-fifteen; connecting train due to leave the junction at six; saloons just opening up; cold gray morning; little drink would n't go so badly; bad habit to drink before breakfast — but then; say, that new cocktail the sales manager ordered at luncheon yesterday was a pretty tasty drink — wonder if the bartender over there could mix one; exit drummer; so much for the first leg of the trip.

The train proves to be late, but not late enough to permit breakfast uptown at the junction. It finally comes along. There is no dining-car, for this kind of a train does n't pamper its passengers. The candy butcher would think you were trying to "kid" him if you attempted to buy a twenty-five cent cigar. It's just a plain train without any frills on it. Our traveling man arrives at Brownsville in a drizzling rain. The bus bounces him up to the Central Hotel where breakfast has nearly run its course. The members of "Within the

Law, No. 13 Company" are the only guests left in the dining-room. The leading woman looks at him disdainfully and remarks to her companion: "These drummer dumps are fierce, ain't they? — Did you taste that coffee; and look at the toast, would you — and the butter — that surely must be goat-milk butter."

Our traveling man does n't hear the leading woman's comment. He only sees her — and, as he slides into his chair, murmurs to Maggie, the head waitress, "I see you've got some show people," to which Maggie replies, wrinkling her nose scornfully, "Yes, and thank Heaven they're goin' to leave on the eleven o'clock train. They're something fierce, them show people."

It's "fierce" all around. The leading woman was right when she said "drummer dumps" are fierce — at least she was right about some of them. On the other hand, Maggie was right about show people. They get pretty fierce when they go against a fierce drummer dump. People who have lived most of their

lives at actors' boarding-houses and hotels that print on the hotel stationery, "Steam heat in every room. Special rates to the profession," will go up in the air a mile when they get a week of fair-to-medium, pretty-much-on-the-average commercial hotels; but the poor old traveling man is expected to take fifty-two weeks of it, if need be, and never make a murmur. In fact, when he asks for a salary raise, the sales manager is mighty apt to say, "And you must not forget that we are paying your expenses. You're living on the fat of the land — at our expense." I know sales managers say that and believe it, for I've said it myself. It's queer how much better some towns look on the map than they do when you meet them face to face, and how much better some hotels look on the pages of the "Hotel Guide" than they do when you pull the pen out of the potato to write your name in the guest-book — no, I mean register your name under the vividly colored date slip furnished by the enterprising manufacturer who imagines that these slips are bringing his

product into prominence. I know he is enterprising, but I can't remember his name or his product. Can you?

Enough of this: Let us get back to our hero, by this time laboriously excavating with a cloudy spoon the interior of a spongy orange. He is feeling rather seedy. If any comparison can be drawn between a small orange full of large seeds and a traveling man who feels decidedly gone to seed, he is the seedier of the two. He feels, and rightly, that the Junction bartender did not make that cocktail exactly as it was made at the sales manager's club. Instead of whetting the appetite, as any well-concocted cocktail is supposed to do, this particular cocktail is exciting premonitions of an untimely headache. The lumpy oatmeal seems more lumpy; the leathery beefsteak, more leathery; and the muddy coffee, more muddy.

Out in the "office" after breakfast he moodily lights a cigar and momentarily pauses to examine with feigned interest an ammunition manufacturer's familiar litho-

graph of a sportsman shooting ducks, and a harvester company's equally familiar calendar illustrating a blonde broiler down stage in an Old Homestead costume against a back drop that depicts a wheat-field and a binder, with the company's name on the binder in letters of disproportionate size. He then moves over to a shoe manufacturer's map of the United States and discovers the interesting geographical fact that Brownsville is located on the right eyebrow of the shoe company's salesman for this particular State.

At nine-thirty he starts out to see Smith, his Brownsville customer. He does n't feel quite so brisk or confident or enthusiastic as he did the day before, when he left the sales manager's office. Then, his territory was a map containing so many towns and so much possible business. To-day, it is merely a collection of places with bad hotels and worse railroad connections. Yesterday Brownsville was a dot on the map and a possible thousand-dollar order. To-day it is an ugly country town that he wants to leave behind him as

soon as possible. Maybe he can get through with Smith in time to get away on the eleven o'clock train. Smith never was a very live wire, and there's not much use of springing the sales manager's new scheme on him. Of course, it's all right to mention the scheme to Smith, but hardly worth while to take up much time with it. "I'll get his order for what he wants and get out at eleven o'clock, I guess."

Well, he made the eleven o'clock train and had a game of pitch with three other salesmen. Nice fellows they were and all four worked the next town in three hours and got out of it together on the four-fifteen train. Two of them had intended to spend a little more time with their customers and wait for the seven-thirty train, but it did seem a shame to break up the pitch game. That night they had a real sure-enough pitch game, and our man lost seven dollars, but he did n't care much about the loss until the next morning when he got up with a slight headache. His orders for the previous day had n't been sent in, so he sat down be-

fore breakfast and, instead of the comprehensive reports he had intended to send the sales manager, wrote briefly as follows: "Was too busy last night to send in my daily reports. Inclosed find orders from Smith of Brownsville and Jones of Newtown. Best I could do. They would n't consider your new scheme, but I will try it on everybody just as you said. Want to get over the territory as rapidly as possible so as to keep ahead of Blank & Co.'s man. Will be in Summit Sunday. Change route card accordingly. Have n't had time to make up those new reports on Brownsville and Newtown. As you know, a traveling man does n't have much time to fill out reports, but will do the best I can."

The sales manager reads the letter and says to himself, "That fellow's a hustler. He's not much on making reports, but I suppose he's right: a traveling man does n't have much time." It's rather funny how sales managers fall for that "too-busy-to-make-reports" idea, inasmuch as most of them have been traveling men themselves.

Getting back to our hero again: Ten days pass, during which, by sundry economies, most of the seven-dollar loss at pitch has been absorbed by the expense account. Scarcely anything else of great moment has occurred, unless the breaking-up of the pitch-playing quartette can be so regarded. In a couple of towns the trains ran in such a way as to give our traveling man a good deal of time in each place. In the first he caught up on his reports. In the second, having nothing better to do and having breakfasted uncommonly well (good hotel there), he tackled his customer on the sales manager's new scheme. It took all morning and then two hours more after luncheon to do it, but he finally put the scheme over — which only goes to show, you know, that some merchants will take hold of a sales manager's schemes and some won't.

The hotels got no better: same way about trains; rotten weather, too. Time passed. Cosmopolis for the third Sunday. Gee! a traveling man leads a pretty hard life. Well, anyway, there's always a good bunch Sun-

daying at Cosmopolis; wonder if that plump little brown-eyed waitress is still there; she certainly was a good fellow.

The sales manager's new scheme? "Oh, I put that over with one fellow, but most of 'em don't seem to take to it and I don't press 'em very hard. The fact is, for the last two or three days I have n't mentioned it to the trade at all. I'm trying to get over my territory, you know, and get what business there is in sight. Cosmopolis for Sunday? Betchyer life."

After a while the sales manager, back in the home office, takes stock of his pet scheme. He folds up the papers and tucks them away. "The boys have even quit referring to it in their reports," he says to himself. "I suppose they don't want to rub it in on me. That scheme apparently was a lemon. Of course, the new fellow out in Iowa is doing pretty well with it, but I guess his territory is different from the rest. I'll let him go along as he's doing now, but as far as the other boys are concerned, I guess I can count on them to get

all the business there is in sight without any new schemes."

No, I'm not trying to be funny and I don't care how many sales managers and traveling salesmen read the foregoing and say, "Not me" — or I. No, sir, I don't care what they say. I know that human nature, country hotels, and local trains have wrecked more good sales plans than you can shake a stick at.

Manage traveling men? Anybody can make a traveling man call his laundry by some other name in his expense account. Anybody can make a traveling man fill out route cards and send them in. Anybody can stick tacks in a map and do the other things that tradition ascribes to the management of traveling men, but who ever really managed a force of traveling men?

I have always liked to try to manage travelers — but then there are always men who like to play a hard game. I believe in all the modern frills, including maps and tacks and geographically arranged card files with significant

colors for the cards, for a sales manager needs to have before him a graphic picture of his territory just as a general needs campaign maps and the best obtainable information about the opposing forces. However, as they are generally used, the maps, cards, tacks, etc., of a modern sales department probably do not yield a direct return commensurate with the cost of their maintenance; but unless they are very sadly misused, I believe they have a considerable indirect value. For example, a map system properly kept up is a constant accusation of the sales manager. No sales manager or sales force ever works a territory the way it should be worked; that is impossible, for perfection is never attained in any sales department; but when business is good, sales managers are prone to become self-satisfied, and the worst thing a sales manager can do is to become satisfied with himself and his department. If the true conditions are kept constantly before him in graphic form, no sales manager can ever get in that state of mind. Furthermore, the geographical point

of view must be constantly maintained if a sales manager is really going to manage sales and not let sales manage him. A gratifying volume of business does not necessarily signify selling efficiency, but an accurate knowledge of the weak points in the territory, and an intelligent and persistent attack on those points is almost certain to bring about increased sales. Among other arguments in favor of the geographical form of attack is the fact that traveling salesmen are sometimes inclined to avoid the towns where their services are needed most and are much disposed to underestimate the importance of small towns, particularly small towns that have bad hotels or poor train service.

There was once a time when a certain reaper company had very decidedly the lion's share of the reaper trade. Their binders and mowers were popular with the farmers. They were lenient in their collection methods. They had the pick of the implement dealers for their agents. They seemed as strongly intrenched as a manufacturer of a competitive article

could be. Their branch managers were the overlords of the implement business. Their traveling salesmen were envied by the travelers of all the other reaper concerns. Perhaps a part of this envy was occasioned by the fact that most of this particular reaper company's dealers were located in fair-sized towns — "electric-light towns" as they were known twenty years ago. A man who traveled for this reaper concern could on the average stop at better hotels and ride on better trains than the men who worked for the other reaper companies. Since this company had in most cases the best dealer in each of the best towns, the other companies had to take second choice in those towns. One of the other companies finally decided that it would rather have the best dealer in a poor town than the worst dealer in a good town. So the other company commenced to specialize on the small towns, and ultimately it had the electric-light towns hedged about with crossroads dealers. In a good many ways these crossroads dealers did not compare favorably with the dealers in the

electric-light towns, but they covered the territory so thoroughly that their efforts gradually brought results, and when both companies merged some ten or twelve years ago, each company was doing about the same amount of business.

The sales problems of a reaper manufacturer are, of course, very different from those of a manufacturer of high-priced confectionery or expensive corsets, but the geographical attack has a suitable adaptation for every selling problem.

The geographical attack requires the routing of traveling men — not necessarily prescribing in what order nor upon what days they shall visit certain towns, but at least instructing them as to what towns they are to visit. Some sales managers refrain from doing this and say, in effect, "Our traveling men know more about their respective territories than we do." This is a damaging admission for a sales manager to make. While a traveling man may know more about some things in his territory than the sales manager can

know or needs to know, no sales manager should permit himself to know less than his traveling men about the important territorial facts. One reason why a manufacturer who operates through branch offices is usually able to show a higher degree of sales efficiency than the manufacturer who does not, is because a branch manager, without conscious effort, acquires a knowledge of his territory that a general sales manager does not get without the most persistent effort, nor retain and make useful without the painstaking compilation and maintenance of convenient and graphic records.

But why, in an article about managing traveling men, should I talk about geographical attack and the mechanics of sales management, when the principal problem is a human problem — a very human problem? The average human mind is not very ready in its grasp of the thoughts that emanate from another mind. Even when I agree with your views and indorse your plans, I probably do not more than half comprehend the underlying rea-

sons that have influenced them. Accordingly, when I attempt to carry out your plans, I fall far short of doing and saying all that you had in mind. I may omit to do or say the very thing that would have made your scheme a great success.

I am quite sure that not more than one traveling man in ten fully understands what his house is trying to accomplish. This is partly the fault of the traveling man and partly the fault of the sales manager — mostly the sales manager's fault, I think. Of course, the traveling man knows that his house wants him "to go out and get the business"; but he rarely has that sympathetic understanding of the sales manager's selling schemes that would enable him to put in those finer touches of salesmanship that correspond — for example — with the suppleness of a champion billiardist's wrists or the delicate sensitiveness of a premier jockey's hands. Speaking of billiards in comparison with salesmanship, the attitude of the average traveling man toward salesmanship is a good deal like my own atti-

tude toward billiards. I know that three balls are used in the game and that if I make one hit each of the other two, I thereby score a point; but I have never taken the trouble to study either angle or stroke, and I play no better game to-day than I did ten years ago. The average traveling salesman takes the same pains to comprehend the true inwardness of his sales manager's plans as I have taken to master the true inwardness of billiards. This is partly because scarcely anybody can exactly understand the ideas of anybody else, but principally because scarcely anybody really cares very much about the ideas of anybody else.

When you explain your ideas to me, you must do one of three things to get me to make an intelligent and sincere effort to carry them out. You must either make me think they are my own ideas, or you must intimidate me, or you must be very, very convincing — more convincing than I have ever yet known any sales manager to be.

Now we have arrived at the kernel of the

matter, and if there is any value in this article, here it is: Sales managers issue instructions and counsel with the fatuous belief that such instructions and counsel are studied, pondered on, understood, and heartily indorsed by the traveling men who receive them. Not once in ten times is this the case. A traveling man may take any one of a dozen different views when he receives instructions from his manager. Here are some of them: (1) "I'm always willing to follow instructions from the house, but I know these won't work in my territory and I'll soon convince the house of that." (2) "What does this fellow know of conditions in my territory? This may be all right in other territories, but not in mine." (3) "I guess this guy thinks I don't know how to handle my trade — wants to tell me just how to do it." (4) "What do you know about that! — trying to tell me — me who was in this business before he was out of grammar school!" (5) "I'm going to quit — if I can get another job." (6) "That's what I've been doing right along — not just that way, but

the same thing; thinks he can tell me something, does he?"

These are some of the things traveling men say when they get your letters of instruction, Mr. Sales Manager. Now and then a new man or some chap who has taken a fancy to you will say, "That's a good idea," but you must figure that he probably does n't more than half-understand what your idea is, and if he does, his enthusiasm and interest are not likely to survive a week of bad hotels and bad train service.

When I am managing traveling salesmen I try to remember that I am managing a bunch of the finest fellows in the world, who are up against a mighty tough game. I try to remember that they know a lot about the business — more about some phases of it than I do. I am willing to let them help me form the sales policies of the company. I like to get them all together and "choose up" sides like an old-fashioned "spell-down" contest. One side represents the customers' side — the buying side; the other side represents our side —

the selling side. Then we go to work and collaborate on a complete selling plan. The fellows on the buyers' side try to spike or blow up the guns of the fellows on the selling side. Sometimes we spend a whole day on a single point, and before we finally decide what it is best to do and say on that point, every one — both the buyers and sellers — must agree that the thing we have decided on is the very best thing to do and say. Point by point we work up a complete sales plan with the exact detail and dialogue of the approach and all of the subsequent steps of a sale. When it is finished, each of the traveling men solemnly subscribes to the fact that it is his plan — not mine — and fares forth to slay the trade with a weapon of his own fashioning. Even so, I have heard that some of the solemn subscribers later went back on their solemn oaths and said it was all — well, you know what kind of foolishness. However, that does n't matter, for I have used this method for several years and, on the whole, it has been successful; although, after an interval, country hotels and local trains will

reduce almost to zero the effectiveness of any selling plan that can be devised.

With reference to the second method of getting traveling men to embrace unreservedly a sales manager's schemes, namely, scaring them into it, I must confess that I have never tried that plan. When a traveling man doesn't do what you want him to do and persists in his obstinacy, he ought to be dismissed, and his dismissal probably has a good effect on his fellows, but I have never been able to bring myself to dismiss any one in a way to accomplish that effect in the fullest degree, which is probably one reason why I am not a very good sales manager.

As to being convincing with a traveling man — well, if you can be that, you don't need to read this or any other article on the management of traveling men, and probably have n't.

I am practically through. I could talk about expense accounts, I suppose, but that is a delicate subject. It is a noteworthy fact that most of the men who now sit at sales mana-

agers' desks are men whose expense accounts in their traveling days were extremely moderate. I don't know of any sales manager who was ever an expense-account grafter — or who even tried to "break even" when he was on the road. I know I was n't smart enough to do it, and when I was called into the home office to take a position there, I actually did n't know enough to charge up my railroad and sleeping-car fare. I thought my job ended while I was on the road, and that my new job did n't commence until I arrived at the home office. Can you beat it?

I have written quite a lot about the management of traveling men. There is a lot more I should like to write, but it scarcely has a place here. I believe in letters of a certain sort ahead of the travelers and letters of another sort — to which they contribute — behind them, but that again gets into the mechanics of the game, so I shall have to confess that the foregoing is all I know about the broad principles of the very difficult science of really and truly managing traveling men —

except one thing: go easy on the "bawl outs," and if possible, temper with some praise every letter of criticism; if that is n't possible, it's pretty nearly time for something stronger than criticism.

THE END

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